Keys to Success

Personal Efficiency

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INTRODUCTION TO KEYS TO SUCCESS

WHAT IT'S ABOUT

Nobody can hand you a ready-made key to open the door of success. You must fashion your own key and find the combination of the lock for yourself.

No magician can waft you to the heights of fortune and fame. You cannot fly there on the wings of an aeroplane.

The road, often rocky, has to be traversed on foot. You, and you alone, can supply the motive power. You, and you alone, must put forth the necessary exertion. No one can remove from your shoulders the burden of the effort. You must do your own climbing.

Nor are there any mystic short-cuts. The full distance must be honestly, even painstakingly traveled.

Then why such a book as this?

What help can it afford?

It can afford either much help or no help: all depends upon the spirit in which it is read and used.

No person sincerely anxious to attain success—and willing to pay the necessary price—can fail to be stimulated, aided, enlightened, and encouraged by perusing it, for it contains, not solely old-as-the-hills platitudes and generalities, but the greatest wealth of specific, concrete pointers from our most successful

present-day men of affairs that has ever been gathered between two covers. It contains not only the cream of the wisdom accumulated by these brainy, mature, practical men, but hundreds of illustrations of how they applied their wisdom when put to the test. It abounds in actual incidents and anecdotes from the careers of men who have reached the summits toward which we all are pressing, or, at least, to which we all aspire: in too many cases there is a super-abundance of aspiration but a dearth of perspiration and pressing.

I do not feel that I have written the book. Its authors, rather, are a hundred or more of our best-known captains of industry, statesmen, writers, and a few sages of former days. Much of the material comes direct from business men who have become recognized as the foremost authorities in their line. They have given of their best in the hope of helping others to rise.

While there are no escalators to the hilltop of success, and while every man and woman must do his and her own climbing, yet there is a right road to it—and many wrong roads which never lead the traveler to the desired goal.

The aims of the book are:

First—To guide the reader into the right paths.

Second—To warn him of difficulties he will encounter, show him how others overcame similar or greater difficulties, and hearten him to wrestle with and triumph over them.

Third—To inculcate correct ideas on what constitutes worthwhile success, so that the ambitious youth may be able, before it is too late, to differentiate between the true and the false, the tinsel and

the real, the showy shadow and the twenty-four carat substance.

Fourth—To invest life with a purpose that will yield satisfying joy at the end as well as during the early and mid-way stages.

One comforting thought driven home to me by these studies of the careers of successful men, a thought which I record in this foreword in the hope that it will induce the reader to *act*, is that an earnest, persistent effort to cultivate one "success quality" makes the cultivation of other helpful qualities very much easier. Indeed, the pursuit of one virtue often leads to the attainment of a group of equally valuable virtues.

Take, for example, the cultivation of a good memory. Irregular, loose habits are fatal to the training of one's memory. By zealously, assiduously, conscientiously, prayerfully concentrating on the building up of the memory, a whole battalion of bad habits and injurious practices may be, almost unconsciously, subjugated.

Or, take the elementary—but all too uncommon —virtue of politeness. You cannot strictly adhere to the habit of politeness without eschewing a string of minor or major offences of which many people are constantly guilty. Politeness breeds gentleness, thoughtfulness, consideration for others—unselfishness, in short, and it is selfishness which lies at the root of almost all our shortcomings.

Finally, there is more genuine joy in climbing the hill of success, even though sweat may be spent and toes may be stubbed, than in aimlessly sliding down the path to failure. If a straight, honorable path has been chosen, the gaining of the summit yields lasting satisfaction. The morass of failure, if reached

through laziness, indifference, or other avoidable fault, yields nothing but ignominy and sorrow for self and family and friends.

Most of these "Keys to Success" have appeared serially in either *Hearst's* or *Forbes Magazine*, and it was the reception accorded them that prompted their publication in book form. Each "Key" is here supplemented by a to-the-point, practical questionnaire, or exhortation, calculated to induce the student immediately to take up and apply in his daily activities the quality discussed. The author of this part of the volume is a business man who has attained national prominence through his success in developing young men and in applying to everyday business problems ripe knowledge and understanding of human beings and their psychology. Use of these articles in school has already been inaugurated in various parts of the country, and the prospect that this volume may become helpful in molding the characters and directing aright the careers of many of our ambitious young men and women has invested the compilation of it with deep creative pleasure.

KEYS TO SUCCESS

YOU

Your success depends upon you.

Your happiness depends upon you.

You have to steer your own course.

You have to shape your own fortune.

You have to educate yourself.

You have to do your own thinking.

You have to live with your own conscience.

Your mind is yours and can be used only by you.

You come into the world alone.

You go to the grave alone.

You are alone with your inner thoughts during the journey between.

You must make your own decisions.

You must abide by the consequences of your acts.

"I cannot make you well unless you make yourself well," an eminent doctor often tells his patients.

You alone can regulate your habits and make or unmake your health.

You alone can assimilate things mental and things material.

Said a Brooklyn preacher, offering his parishioners communion one Sunday: "I cannot give you the blessings and the benefits of this holy feast. You must appropriate them for yourselves. The banquet is spread; help yourself freely.

"You may be invited to a feast where the table is laden with the choicest foods, but unless you partake of the foods, unless you appropriate and assimilate them, they can do you no good. So it is with this holy feast. You must appropriate its blessings. I cannot infuse them into you."

You have to do your own assimilation all through life.

You may be taught by a teacher, but you have to imbibe the knowledge. He cannot transfuse it into your brain.

You alone can control your mind cells and your brain cells.

You may have spread before you the wisdom of the ages, but unless you assimilate it you derive no benefit from it; no one can force it into your cranium.

You alone can move your own legs.

You alone can use your own arms.

You alone can utilize your own hands.

You alone can control your own muscles.

You must stand on your feet, physically and metaphorically.

You must take your own steps.

Your parents cannot enter into your skin, take control of your mental and physical machinery, and make something of you.

You cannot fight your son's battles; that he must do for himself.

You have to be captain of your own destiny.

You have to see through your own eyes.

You have to use your own ears.

You have to master your own faculties.

You have to solve your own problems.

You have to form your own ideals.

You have to create your own ideas.

YOU

You must choose your own speech.
You must govern your own tongue.
Your real life is your thoughts.
Your thoughts are of your own making.
Your character is your own handiwork.
You alone can select the materials that go into it.
You alone can reject what is not fit to go into it.
You are the creator of your own personality.
You can be disgraced by no man's hand but your own.
You can be elevated and sustained by no man save yourself.
You have to write your own record.
You have to build your own monument—or dig your own pit.
Which are you doing?

How You Can Develop Your Personal Efficiency

Modern psychology has exploded the old idea that a man is born with certain mental powers, and with these he must be content till the day of his death. We all know that if the muscles of our arms are weak, we can develop them by exercise; if our touch on the typewriter is slow we can speed it up; and if our memory is weak we can develop it. It is equally possible to develop any other personal qualities if we go about it in the right way; but most people haven't the remotest idea how to go about it.

The process is perfectly simple—it escapes us because it is so simple. It is nothing more than fixing our attention on the particular personal quality, in the particular way in which we exercise it in our business, for a few minutes each day or each week for a sufficient length of time. Unless we get our attention sharply on the right point (and that is where we need instruction to see the right thing clearly), and unless we have the patience to keep at it persistently for a few weeks or months, we shall not succeed; but if we do we shall succeed beyond a doubt.

We get increased personal efficiency not alone by sheer development of personal power, but quite as often by various compensations. For example, I am lacking in "personality," so radically lacking that no amount of effort I can make will develop enough of it to match the fine analytic power of thinking and planning which I have as a native gift. What shall I do? Why, naturally I look for a partner who has personality but lacks power of analytic thought

and organization, and we two make a team that can't be beaten. Many a man knows he is weak on a certain side, and yet he persists in undertaking duties that require strength in those directions, and of course he fails. He is simply a fool to try to do what he can't do; and he would be equally a fool to be discouraged on that account and not try to do all he could with the powers which he does have, seeking ways to compensate for his special weakness.

The first step toward efficiency is the personal check-up.

Self-analysis is not easy for many persons, but self-analysis is the first step toward analysis of others, and that means mastery of that very helpful instrument, modern practical applied psychology.

On a following page you will find a blank in which the various "Keys to Success" are listed in the first column, and in the spaces opposite you should check each quality by a cross in the proper column.

In the first column mark the qualities you know you are strong in, and which you exercise now regularly in your business.

In the second column check with a cross the qualities you think you have in good natural development but which you do not have an opportunity to use at present in business.

In the third column check with a cross the qualities about which you do not feel at all sure.

Beyond the double line we will check the qualities in which we believe we are particularly weak. In the first column check the qualities in which you feel particularly weak and which you require in your present or prospective business.

In the second column beyond the double line check the qualities in which you think you are weak

but which are not important in your present or prospective business.

In the third column check the qualities which you suspect may be weak but about which you are uncertain.

The columns beyond the triple line you should use after you have been over this course by way of checking up the results—in the first column the qualities you have assured yourself you are all right in or in which you have attained satisfactory improvement, in the second column the qualities on which you are still working for improvement, and in the third column the qualities for which you have found compensations. Every personal quality should be accounted for under one of these three heads.

	GOOD	UNUSED	?	WEAK	UNIMP.	?	SATIS.	WORKING	COMPENSATIONS
Think									
Self-Education									
Ideals									
Work									
Saving									
Opportunity									
Self-Denial									
Stick-to-itiveness									
Cheerfulness									
Teamwork									
Politeness									
Initiative									
Honesty									
Health									
Language									
Enthusiasm									
Goodwill									
Will-Power									
Self-Respect									
Judgment									
Friends									
Courage									
Self-Reliance									
Serve									
Loyalty									
Memory									
Recreation									
Personality									
Foundations									

THINK

The Woolworth Building was once only a thought. Thousands of years ago an Egyptian king had a thought, and lo! every generation since has gazed on its fulfilment—the Pyramids.

Thought is the parent of progress. Thought creates all. Everything springs from thought. Human beings are distinguished from other animals by this one power, the power of thought.

The immortals of this world are they who thought deeper or more brilliantly than their fellows.

I recently asked one of America's foremost international bankers, Otto H. Kahn, what one thing more than another a young man should do to succeed.

He replied in one emphatic word: "Think!"

Harriman liked to drop in unannounced and find an executive lying back in a chair, feet on desk, "for then I know he is taking time to think," said the railroad wizard.

The Tobacco King, James B. Duke, attributes his rise largely to a thought that came to him when a young man. "Why can't I do in tobacco what John D. Rockefeller has done in oil?" he asked himself. "And then," he told me, "I started out to *do* it." Note that: "I started out to *do* it."

Henry Ford says: "My advice to business men is to read a lot and *think* a lot, and work a lot. I started that way. I kept on *thinking* and I am still *thinking*. The habit of analysis, the ability to get

under the surface of things and at the vital essentials, gives a man a tremendous advantage over those of his competitors who do not do likewise."

"You know, boys," Henry L. Doherty once impressed upon one of the remarkable engineering classes conducted by his organization, "we study too much and *think* too little. Cultivate ability to think, and think straight. A lot of men are crammed full of knowledge but don't know how to use it."

Just as the unit of human society is not a man or a woman, but a man *and* a woman, so the basis of achievement is not thought or action, but thought *and* action.

Inventors are notoriously lax, unsuccessful individuals for the very reason that most of them, after evolving a brilliant idea, do not act and keep on acting—do not, in other words, pursue it further by carrying it into practice and profiting by its development and application.

Edison both thinks and acts. That's why he has been successful beyond every other inventor known to history. The phonograph is the only one of his important inventions which worked at the first trial. Some of his inventions called for ten thousand experiments and one of them for fifty thousand!

The greatest piece of sculpture in the world was once only a thought; the thought was hewn into a boulder of rough marble—and the Venus of Milo sprang into immortal existence.

The billion-dollar United States Steel Corporation of to-day, with its three hundred thousand employees and its two billion dollars of assets, was once merely a thought, a thought in the brain of a young man

named Charles M. Schwab, who not only conceived the idea but went to work and acted on it.

The great positions are filled, not by the thoughtless, but by those who think—and follow up their thoughts by deeds.

Kitchener conjured up a vision of an army of three millions at a time when Britain had never known an army of half of one million. His thought saved Britain and France.

As civilization advances, thought becomes more and more vital to success. The time is coming when virtually all tasks not requiring human thought will be performed by machines.

To rise above the level of a machine a man must develop the power of thinking. Become a thinker, learn to produce useful, valuable thoughts and ideas, and no machinery inventable by a thousand Edisons will ever be able to displace you.

Germany overran her opponents early in the war simply because she had given more thought to war and the preparation for war. In the war to follow the war—the war of industry and commerce—victory will be won by the nation which out thinks its rivals.

Rule-of-thumb methods will no longer suffice for either nation or individual. New formulas must be the product of thought, of hard, serious, sustained, clear-headed thinking.

For centuries men sought and searched for the Philosopher's Stone. *You* can find the Philosopher's Stone—in your own mind.

What has enabled us to talk from America to Europe with wire or without wire? What has given us the awe-inspiring science of astronomy? What has given us a device capable of weighing the globe

on which we live? What has brought forth machines on which man may outfly the eagle?

Thought—Mind.

What glorious opportunities will unfold for the thinker once peace comes! Our old economic, industrial, and financial systems have creaked and cracked under the stress of world-war.

Who shall evolve new and better systems? Who shall lead in establishing the new order? The thinkers, men who have tilled and cultivated their minds, men who have thought and thought and thought, men who have so exploited their minds that they have therein found the Philosopher's Stone.

The victors in the battles of to-morrow will be those who can best harness thought to action. From office-boy to statesman the prizes will be for those who most effectively exert their brains, who take deep, earnest, studious counsel of their minds, who stamp themselves as thinkers.

Unless you strain every power and spend every available moment to rise above the level of a machine, in future you are more likely than ever before to be cast on the heap of the unsuccessful, for machines hereafter will do the work of mere automatons.

Runs a trite saying: "We are the sum of all our thoughts." A man's real worth is the quality, the value, of his thoughts, his mind. Real riches are the riches possessed inside. Mental riches cannot be gathered, cannot be garnered, without effort, without brain-sweat, without stern exertion.

Are you thus striving to obtain mental riches? To the man of rich mentality it is easy to acquire all needful worldly riches.

There are two main keys to success—Think and Work. And the first *is:* Think!

The men who do big things are the men who think. Are you one of them? Have you systematically cultivated the thinking habit? Be truthful with yourself—absolutely truthful. You can't afford to be anything else—with yourself.

If you want to learn to think effectively, first of all you must be alone for at least half-an-hour at a time—absolutely alone and uninterrupted.

Men never think in crowds. In crowds they are governed by the animal herd instinct, which is directly and powerfully opposed to the thinking principle, which is strictly individual. A person must be alone.

Some people think best in the morning, some at night. Which is your natural tendency?

Settle that point right now. If you are a morning-bird you will not mind going out for a half-hour's walk before breakfast, and if you get into the country, into the woods, or by a lake, you have ideal conditions for thinking.

The present writer likes the morning best, but is so situated that he can't get out into the woods as he would like. Instead he is up and around the house at least an hour before any one else, and as he does his morning duties mechanically from long habit he does his thinking for the day. Wife says she doesn't see for the life of her how so much time can be killed in making a toilet—but she doesn't know about the *thinking*.

If you are your own boss you can say, "I shan't be back this afternoon," and go off for a trip in the park or country for a good solid afternoon of

thinking. If you are employed, my advice would be to go frankly to your employer and tell him squarely that you need to be alone to think things out, and ask if you cannot have a small room somewhere, where you can shut yourself up and nobody will be allowed to disturb you for at least an hour.

But what shall you think about?

Why, the biggest thing in your life at the time being. But whatever you start in to think about, think it through to the end, till you reach a conclusion that at least satisfies you as the right one, the genuine mathematical solution of your puzzle, or of some stage of it.

Take out a pencil NOW and write *down* the several things you know it is your duty to think through to a decision.

Then number these in order of importance—No. 1, the most immediately important, or the biggest and most vital; No. 2, next on the list, and so on.

How long do you think you ought to take to think through to a conclusion the first item on your list?

See if you can't do it on schedule, and be ready to take up the next item.

And how shall you test your thinking?

Why, by constituting your friends a "conference board," or an "expert staff," like the board of directors of a corporation.

Of course, you must write out your line of thought and take it to the person most likely to be a good judge. Ask your friend how that impresses him. Then take it to another friend. If you get two or three to agree with you, you are probably right in your conclusions.

Nothing ever comes of assigning a thinking job

to two or three persons at one time. One does the thinking. Then the staff members try to pick his thinking to pieces. They often send the thinker back to do his thinking job all over again. You want to be prepared to do your thinking jobs over many times. That is the scientific method—trying, testing, and trying again, thus getting gradually nearer and nearer to the truth.

Is this your habit of mind?

Are you training yourself to be a thinker?

Is there any reason why you should not start right now?

No? Then START!

SELF-EDUCATION

Education is not merely "a" key to success; it could almost be called "the" key to success.

No uneducated, uncultured person is really successful, for true success consists less of money than of mentality, an inward thing, not an outward thing.

Education is both a means to an end and an end in itself.

Without education, no man or woman can reach the highest pinnacle of success.

But education does not consist of school learning.

Our education comprises the sum total of what we know.

Our education comes, or should come, from our daily experiences in life.

Education is observation rather than perspiration.

Books form the groundwork of one's education. Without well-directed, diligent reading, few persons can hope to become really educated or cultured.

But all wisdom is not contained between the covers of books.

We can learn daily from all sorts and conditions of men and women and children, from what we see going on around us, from what we hear.

Self-education can become one of the pleasantest of habits, and certainly it is of all habits the most profitable.

Education—knowledge—means power. It begets ability, and ability means advancement.

The records reveal that not half of our most successful men of affairs received a college education and that many of them never completed even the common school course.

Andrew Carnegie was taken from school when only about ten.

William L. Douglas, who became governor of Massachusetts and also one of the world's largest manufacturers of shoes, received hardly any schooling at all.

The most notable man on the Pacific coast, Robert Dollar, lumber king and steamship owner, left school at twelve and was exiled in a remote Canadian lumber camp, far from civilization, where he at one stage could scarcely read or write; he is now a notable public speaker and the author of a fascinating volume of "Memoirs."

James B. Duke, the tobacco king, had scanty schooling.

Edison was cast out of school when about seven because he was adjudged by the teachers too stupid to learn!

George Eastman, of Kodak fame; E. C. Simmons, the greatest hardware merchant in the world; Henry Ford; F. W. Woolworth, the largest retail merchant in the world; Henry C. Frick, the coke king and steel master; John G. Shedd, head of Marshall Field & Company; James A. Farrell, president of the greatest industrial organization in history, the United States Steel Corporation; Thomas E. Wilson, the famous packer—these and hosts of others who have made their marks received a very moderate amount of school education.

But most of them have become educated men, men of wide knowledge, men of powerful mentality,

men of the keenest observation, men of the soundest judgment, men who have studied human nature as well as business.

Andrew Carnegie had a tutor even after he graduated to a Fifth Avenue mansion.

Discussing this subject of education in course of a series of articles in the Wall Street Journal on "Characteristics of Captains of Industry," I remarked that: "There is hardly a captain of industry, no matter how meager his schooling when a boy, who has not become an educated man, a man of wide knowledge, of keen judgment, a student of human nature. Most financial and business leaders have also contrived to steep themselves in history, and particularly the biographies of the world's most famous achievers. (Napoleon, I find, is their favorite study.)

"Even the busiest of financiers and captains of industry find time to read a great deal. Quite a few of them, including Otto H. Kahn, to mention a financier, and Daniel Guggenheim, to mention an industrial giant, have a cast iron rule to read for at least an hour every night before going to sleep, no matter how late they retire.

"Only the other day I ran into one of our foremost railroad presidents, Daniel Willard of the Baltimore & Ohio, and found he was wrestling with an advanced book on French—a change of occupation from the time he was sleeping all night in an engine house on a pioneer road out West so as to be able to get up two or three times during each night to feed the fires with wood in order to keep the engines from freezing.

"Frank A. Vanderlip, head of the National City Bank, has a theory of education for young men which

appears to have been followed by the majority of our famous men of affairs. Says Mr. Vanderlip: 'In addition to doing a full day's work at his bench or his desk, a young man should daily devote another day to studying all about his work or his profession so that he can better understand the meaning of everything he does, the why and the wherefore of it, the principles underlying it, and thus equip himself to rise to any height.'

"I have been struck with the fact that comparatively few American youths whose parents paid for their university course have reached the topmost rung of the ladder. Perhaps I should rather say that it is astounding to note how many of those at the very top had to work their own way through college. We don't appreciate anything we get for nothing, 'tis said. This manifestly applies with special truth to university training. The fellows who by their own sweat and their own self-sacrifice had to pay for their learning derived most benefit from it. They were wise enough to make the most of their opportunities. This also taught them frugality.

"Darwin P. Kingsley, president of the New York Life Insurance Company, existed a full college year on $165; he earned his tuition by ringing the college bell, 'an experience,' he once remarked to me, 'which so thoroughly taught me punctuality that I don't believe I have ever been a moment late for an engagement in my life.' Vanderlip's year at college cost him $265, so economically did he live.

"That a college education, however, is not essential to tremendous success in business has been demonstrated over and over again. Did you ever stop to think that scarcely one of the men who

have made the very greatest business marks in America graduated from college?

"John D. Rockefeller never graduated even from high school. Harriman was neither an A. B. nor an A. M., nor was James J. Hill. George F. Baker, now the dean of America's bankers, is not a college man. I do not think that one of John D. Rockefeller's partners was a college graduate, nor is his present-day successor as head of Standard Oil, A. C. Bedford."

Let me repeat, however, that whether poorly educated or well educated in youth, almost every notably successful man I have ever met clearly revealed that he had not gone through life lazily or with unobserving eyes or inattentive ears, but had exercised his mentality to the very limit.

The vitally important thing for the young man or young woman is, first, to realize the value of education, and then to cultivate earnestly, aggressively, ceaselessly, the habit of self-education.

Education is to the brain what food is to the body. Without fresh supplies of knowledge the brain will not develop healthily and vigorously any more than the body can be sustained without fresh supplies of food.

The mind can be trained to become as a magnet which attracts true steel but ignores dross.

The mind must be disciplined to absorb useful, helpful valuable information, and to ignore whatever is not helpful or valuable.

Education is really a matter of selection—a matter of selecting what we shall become interested in, selecting how we shall employ our time, selecting things that will increase our knowledge and wisdom and power, or the reverse.

SELF-EDUCATION

Competition is so keen to-day that only the well-informed person can hope to draw ahead of the crowd.

No corporation, no firm, wants an ignorant employee for a responsible position.

"Andy, here is a young man who knows as much about this mill as I do," was how young Charlie Schwab's boss introduced him to Andrew Carnegie and that was how Schwab's phenomenal rise started—through his knowledge, through his self-education in all matters pertaining to the production of steel.

Let no young man or woman feel discouraged because of meager schooling. I know of a woman who learned Greek after she was almost seventy; she learned it because she wanted to be able to read the New Testament in its ancient language.

It may require effort, it may require rigid self-discipline, it may require painful self-denial to switch from careless, idle habits to a course of study. But very soon the pleasure derived from the good habit will immeasurably outweigh the false pleasure derived from the bad habits.

When the most successful of our present-day leaders were youths the facilities for self-education were lamentably meager.

To-day there are not only facilities but inducements on every side.

You cannot open a magazine or newspaper which does not contain announcements of educational courses of one kind or another.

Perhaps the most helpful and practical are the courses of study prescribed by the leading correspondence schools, or institutes, as some of the very best are called.

One excellent institution, for example, offers a business course which I know has proved of extraordinary benefit to thousands of young men as well as ambitious business men, including executives, of middle age.

Then there are courses in law—and it is remarkable how many men have found a knowledge of law of great help to them in handling their daily problems.

There are courses, too, in accountancy—and many promotions have likewise been won through possessing a grasp of the fundamental principles of keeping accounts.

A course in English, if wisely selected, is also well worth while.

In short, there is no self-education need which cannot be obtained by the average American youth if he can but muster the will to learn.

Self-education consists chiefly of reading, observation, conversation and reflection.

"Knowledge," says Sir Thomas Lipton, "should be a compound of what we derive from books, and what we extract, by our observation, from the living world around us. Both of these are necessary to the well-informed man; and, of the two, the last is, by far, the most useful for the practical purposes of life. The man who can combine the teachings of books with strong and close observation of life, deserves the name of a well-informed man, and presents a model worthy of imitation."

It is true that in many homes the facilities for quiet reading, study and reflection are far from ideal. Yet the young man or woman thus unfortunately circumstanced will, if sufficiently in earnest, find a way to overcome this difficulty, either

by visiting a public library, joining an evening school, becoming a member of the right kind of a club, or arranging to study in company with some companion whose home environment is more conducive to study. "Where there's a will there's a way."

By becoming better educated than the average and by keeping your mind on helpful subjects, you will not only qualify for higher financial rewards and for positions of wider responsibility and influence and power, but you will lay up for yourself riches which "neither moth nor rust doth corrupt," riches which will become valuable beyond price to you in later life when the things which money can buy cease to satisfy and one must find pleasure and satisfaction and joy from the inward, not the outward life.

In old age millions can do little for a human being; the mind alone can yield that which counts.

The motto of *Forbes Magazine* is "With all thy getting, get understanding." Self-education will enable you to get the other things and also "understanding."

How to Plan and Carry On a Course for Self-Education

By long odds the chief means of self-education is systematic reading. Those who spend an hour or two hours daily on trains travelling to and from business have a splendid chance for systematic reading. They can soon accustom themselves to the crowd and the noise, and ignore them completely. Let us plan an interesting reading course right now.

Biography. Among the biographies every one should have read are—Lincoln, Washington, Franklin (Autobiography), Edison, Napoleon, Alexander the Great, just for a start. "Men Who Are Making America" (B.C. Forbes Publishing Co.) gives short, fascinating biographies of fifty of our leading financial and business men. How many of these books have you read already? Which will you decide right now to start on next?

Science. Popular writings of Tyndall, Huxley, and Spencer, and the easy Science Primers series—chemistry, physics, biology, sanitation and hygiene, botany, geology and mineralogy, economics and sociology, and also modern psychology. Which of these subjects do you know something about? Which will you select to make a start on now? You will not be able to get very deep into these sciences, but you will at least have some notion what they are about, and from all of them you will absorb a conception of the method of modern science, which is precisely the method which ought to be used in the study of all business problems.

History. Have you read extensively in American history—something more than a superficial school

history? I recommend the American Statesman series. The "Life of Henry Clay" by Carl Schurz covers fifty years just before the Civil War, and is remarkably well written. Such a book as Parkman's "Oregon Trail" shows how the northwest was opened up. Motley's "Rise of the Dutch Republic" will prove a very interesting study of Europe that will be of special interest to Americans. Every American ought to be familiar with the American romance of Prescott's Pizarro and other tales of Mexico and Peru. The present writer enjoyed immensely J. A. Symonds' "History of the Renascence in Italy." For a general history Guizot's "History of Civilization" is excellent, and for English history Green's "Shorter History of the English People" is the one classic. Which of these have you already read? Which will you choose for a starter now?

Literature. Have you read Shakespeare's "Merchant of Venice," "Hamlet," "Julius Cæsar," "Tempest," "Taming of the Shrew," "Much Ado About Nothing," "Midsummer Night's Dream," "Othello," "King Lear?" Have you read the chief works of the great novelists—Scott ("Ivanhoe," "Kenilworth"), Dickens ("David Copperfield," "Pickwick," "Tale of Two Cities"), Thackeray ("Vanity Fair"), Hugo ("Les Miserables"), Dumas ("Three Musketeers"), Balzac ("Country Doctor," "Caesar Birroteau," "Eugenie Grandet")? Among Americans, Poe's short stories ("Gold Bug," "Purloined Letter," "Murders in Rue Morgue"), Hawthorne's "Twice-Told Tales" and "Mosses from an Old Manse," and the "Scarlet Letter," Cooper's "Last of the Mohicans," "Deerslayer," and "Prairie," and Irving's wonderful "Sketch-Book" and

"Alhambra"? We can leave poetry to those who have a taste for it. Which of these books have you read? Which will you read next? Decide right now.

Fundamental Education. Are you weak on spelling, punctuation, grammar, use of words? On Arithmetic? On Geography? Get a really elementary correspondence course if you can, and also find a private teacher to drill you. Make it a practice course from start to finish to correct bad habits by doing the same exercise over and over till you can do it right. Merely reading about these things will do little good—only the practice exercises will correct your bad habits. Most school courses are very poor. You will have to hunt to find a good teacher. On which of these will you start first? Decide now.

Technical Education. Last of all, you need to study the technic of your own business, and it is surprising how many persons in business know nothing about the latest developments in their own line. For this purpose, first go to the library and find some of the best technical books—get advice from the librarian or from a good professor in a technical school, and get abreast of the times. Have you ever read even one current technical book? If you read one you will read many. Then see what evening technical school is within your reach. If you know of none, look for a good correspondence course of a technical character.

This outline is very sketchy, but it will enable you to check over your own actual present education and will reveal to you where you probably are weakest. The great thing is to devote at least one hour each day systematically. In a few years you will be astonished at how your mind has developed, as well as at your increased knowledge.

IDEALS

Ideals are the most powerful force known to man. They are more mighty than armies with banners.

They can *create* armies—greater armies than the Kaiser and all his junker Generals can create, as America is now demonstrating to the whole world.

One thing, and one thing alone, is strong enough to arouse the United States from the somnolence of peace and to force or entice her into war—idealism, ideals.

America has never fought a war for material gain, never fought a war for conquest, never fought a war for expansion or imperialism.

Her every war has been born of ideals, most often the ideal of freedom.

This ideal inspired the war of '76, just as it inspired the war of '61; in one case the people fought for freedom for self, in the other for the freedom of the colored race. The Spanish war was waged to bring freedom to a New World people who were being oppressed by a decadent Old World power.

And what is this World War but a war begotten by clash of ideals, a war waged by us for freedom, for the freedom not of one people, not of one color, not of one race, but all mankind, including even those now our enemies?

For no other goal, for no less a prize, would the United States have unsheathed her sword and offered the sacrifice of so many of her noblest sons. America came to recognize that the victory of

Prussianism would mean the banishment of ideals, the enthronement of tyrannical, barbarous might, the doom of all that this Commonwealth holds dear, of all that it has fought and bled for, of all that it embodies, of all that it is. For, do not forget that the German Emperor blatantly and bitterly told Ambassador Gerard that once he had conquered Europe he would bring America under his sharp-spurred heel.

The ideal of Prussia is might, "Our strong sword," autocracy.

The ideal of America is right, freedom, democracy.

And because our ideal is bred of justice, because it is in accordance with the onward trend of the universe, because it partakes of the very nature of the Lord God Almighty, it must and shall prevail.

In the soft days of peace the ideal of America was beginning to be misunderstood. Other lands were beginning to picture our ideal by the $ sign. It may even be that our national ideal was beginning to be lowered, to be materialized, to be tainted with greed of gold and lust of ostentation.

But the call, the crisis, has not found us wanting. The pristine national ideal has reasserted itself with a force, a power, a strength that has dazzled the world. No golden calves disfigure our altars. We worship not Mammon. We are dedicating our all—our blood, our treasure, our resources—to the Cause, to that same Cause, that same ideal, which gave this nation birth.

No nation's greatness long survives the lowering of the greatness of its ideals.

And, as with nations, so with individuals.

Low ideals and high station cannot long retain company.

The world of affairs, the financial, the industrial, the commercial world, never observed and never demanded as high ideals as to-day.

Business ideas to be colossally successful to-day must embody, must partake of the ideal.

The $ sign is no longer "almighty." Dollar-making must not be inconsistent with Service; rather must it be wedded to Service.

The firms, the institutions, the companies, the corporations having the highest ideals are the ones that are to-day universally recognized as the most successful.

So with executives: the ones who are in keenest demand, the ones who command the largest salaries, are the ones who have impressed the public with their fairness, their integrity, their character.

We have outgrown many old, unworthy practices. Rebates, the bribery and corruption of legislators, "yellow dog funds," the debauchery of buyers, the "fixing" of judges, illegal, cut-throat competitors—such secret, underground, unwholesome practices are no longer rife, no longer countenanced, no longer condoned.

Lawyers now receive fewer fat fees for coaching corporations on how to get round laws; more fees are now paid to show corporations how to comply with laws.

In business mere cleverness is at a discount. The man who has ideas is not sought after if his ideas do not harmonize with ideals.

Ideals and "I deal" should mean the same thing.

We all must have ideals unless we are content to drift along aimlessly, ambitionless, ineffectually. Ideals vitalize. Ideals energize.

We must fix clearly before us our ideals and then

press on towards them as the captain steers for his port.

Without ideals we sail without a chart, we tread an undefined, unfenced path from which we are constantly in danger of falling or straying.

Ideals light up the journey of life. They are as "lamps to our feet."

The life barren of ideals is as a dark sky barren of stars.

Our ideal can be to us a veritable "cloud by day and pillar of fire by night" and can lead us to our desired haven as surely as the cloud and the pillar of fire led Moses towards the Promised Land.

Ideals can buoy us up. Ideals are to life what air is to the pneumatic tire, what gas is to the dirigible, what wings are to the aëroplane.

Our ideals enable us to separate the dross from the precious metal, the dirt from the diamonds.

The man without ideals is as a watch without a mainspring.

The man with ideals, the man who refuses to tarnish or barter his ideals no matter how high the price offered can never feel abjectly poor, can never feel bankrupt in mind and spirit and soul. He will retain a sense of wealth and worth which no multiple of millions could ever instil within a scheming, unscrupulous Croesus.

You have read time and again how the faces of the dead on the Allied battlefront seem to shine with radiant peace and contentment, how they appear to be lit up with something far transcending a smile—with "an indefinable glory," as one correspondent expresses it. May not the explanation be that our soldiers and the soldiers of our Allies, aglow with

the consciousness that they are fighting and dying for a glorious Cause, for that same Cause for which Christ himself gave His life, reflect in death the spirit animating them in life, in battle?

What has raised up Woodrow Wilson far above the statesmen of any other land? What has won for him the gratitude and the homage of every free nation of the world?

Not his decision to fight Germany. Not his achievements as Commander-in-chief of America's army and navy, superhuman though our war activities have been. No, not that, not these.

Woodrow Wilson has become the foremost figure of the whole human race because he, better than any other statesman, has expressed the ideals for which the Allied nations are fighting.

Wilson the idealist has become infinitely greater than Wilson the president.

His utterances, his messages, have been worth many army divisions. They have rallied and quickened and strengthened the Allied forces as no mere augmentation of armaments could have done, and have, by the same token, confounded and weakened and demoralized the spirit, the morale of the enemy as no number of cannon or rifles or battleplanes could have done.

Ideals need not be airy, vapory, unpractical things.

The idealist need not be an idle dreamer.

No man indeed, can become a really great doer who has not first been an idealist, who has not had before him, as a shining, guiding star, a fixed ideal towards which he steadily, courageously, unflinchingly pressed onward and upward.

And in the world of to-morrow ideals are to play an even more important, an even more vital, an

even more practical part than they played in the world of yesterday.

For ideals the war is being waged.

Peace will bring the enthronement of these ideals.

The ideals of nations are but the embodiment, the combined embodiment, of the ideals of individuals.

What standard are *you* helping to set for the Commonwealth which in time is to be the pattern for every other nation on earth?

How near do *your* ideals measure up to the ideals of those who are laying down their lives that we may live? Are we worthy of the price that is being paid?

How You Can Cultivate High Ideals

The difference between a person with ideals and one who lacks ideals is the difference between the person who guides his life by what he sees and knows and can touch with his hands, and the person who has enough of the visionary in him to adopt as his guide a dream which has not yet come true and perhaps may never come true. It is the difference between a person shut within four walls mentally, and the person who stands out under God's infinite sky and looks at the natural horizon of the earth—the difference between the person who never gets his eyes off the material things about him and the person who is always looking out to the very limits of his vision even when he knows he never can reach the distant country he dimly descries.

Where are your eyes—on the dollars and cents you are handling, or on your mental horizon? Or to change the figure, how many degrees do you elevate your eyes from the ground? If you always walk with your eyes downward so that you can see only the earth beneath your feet, you have no ideals. If you habitually carry your eyes on your mental horizon, that is as far as you can see at all, so you now and then catch a glimpse of the sky above, you are guided by ideals. The person whose eyes are in the sky all the time, not focussed at the horizon, the meeting of earth and sky, is a visionary—he walks with nothing firm and fixed to guide him. But the man whose eyes are on the horizon is imbued with the mysticism that a sane American ought to have, and lives a big, broad, human life that takes in the whole world. He sees himself as part of

the universe, with a sense of playing his part as a citizen, as a human being partly responsible for all the other human beings in our great American republic or even now in the other countries of the world for which the United States is assuming responsibility. With the Great War, America greatly extended her mental horizon, she found she had responsibilities as a leader among nations, and she began to spend billions of money she had no idea she would ever really get back. The world said the circle of the dollar was the boundary of the American horizon, that Americans as a nation were a little "nigh," that they lacked the splendid generosity with which the British and the French, for example, threw themselves and their money into the war for world freedom. But when the time was really ripe, the American people woke up to their hidden and neglected ideals and at one bound surpassed all the world. The twentieth century is the century of ideals, and if you are not a person of broad ideals, it is time you woke up and became one.

Let us take the matter up point by point in your case.

How do you treat your office-boy, your stenographer, your bookkeeper? Do you give them a little more than you feel they are at present really worth? Or have you a mean pride in getting their services for a little less than they are worth? Be sure if you pay them less, you get still less, but if you give them more you get still more, just as Henry Ford when he advanced his wages to a minimum of five dollars a day increased his earnings many times the increase of wages though Dodge Brothers, who were Ford stockholders, said they felt as if he

"reached down into their pockets and lifted a million dollars out." In the long run there is no such thing as beating the game of business—the game gets you sooner or later if you have set your mind on getting the best of the game.

But how about your ideals outside of your business? Do you give some time every month to public service as a citizen with the responsibility of a citizen? Perhaps you say, Why should I do a lot of work for nothing? I will leave that to those who like to work for nothing? But they don't work for nothing. They get the highest personal pleasure and satisfaction that any man can have. If you don't know the pleasure there is in that sense of public service, go out right now in your little home district, join the welfare or civic association, and see what you can do for the public good: you'll be prouder of yourself than a peacock, and you will have begun to be an American with American ideals of service.

? ? ? ?

I am the foundation of all business.

I am the fount of all prosperity.

I am the parent, most times, of genius.

I am the salt that gives life its savor.

I am the sole support of the poor.

The rich who try to do without me deteriorate, languish and fill premature graves.

I am the primeval curse, yet a blessing without which no healthy man or woman can be happy.

Nations that woo me ardently rise; nations that neglect me die.

I have made the United States what it is to-day. I have built her matchless industries, opened up her rich minerals, laid her incomparable railways, reared her cities, built her skyscrapers.

I have laid the foundation of every fortune in America.

I alone have raised men up from the ranks and maintained them in positions of eminence.

I am the friend and guide of every worthy youth. If he values me, no prize or place is beyond his reach. If he slights me, he can have no enviable end.

I am the sole ladder that leads to the Land of Success.

Sometimes men curse me, seeing in me an arch enemy, but without me life turns bitter and meaningless and goalless.

? ? ? ?

I must be loved before I can bestow my greatest blessings and achieve my greatest ends. Loved, I make life sweet and purposeful and fruitful.

Fools hate me; wise men love me.

The giants who fill the presidential chairs of our railroad systems, our great industrial organizations, our colossal mercantile establishments and our institutions of learning, almost without exception, owe their places to me.

I can do more to advance a youth than can the richest of parents.

I am the support of the millions; indirectly, the support of all.

I am the creator of all capital.

Wealth is but me stored up.

I am represented in every loaf of bread that comes from the oven, in every train that crosses the continent, in every ship that steams the ocean, in every newspaper that leaps from the press.

I am sometimes overdone—voluntarily by the ambitious, involuntarily by the oppressed and by thousands of the very young.

But in moderation I am the very oxygen of the ablebodied. Some, sure of my constancy, look upon me as loathsome, but a little taste of my absence quickly brings them to their senses.

My followers among the masses are becoming more and more powerful every year. They are beginning to dominate Governments, to overthrow anachronistic dynasties.

I am the mother of democracy.

All progress springs from me.

The man who is bad friends with me can never get very far—and stay there.

The man who is good friends with me, who is not afraid of me, can go—who can tell how far?

. . . . . .

Who am I?
What am I?

. . . . . .

I AM WORK.

Here are some stimulating statements on work by men who have made their work count:

Sir Thomas Lipton: "Hard work is the cardinal requisite for success. I always feel that I cannot impress that fact too strongly upon young men. And then a person's heart and soul must be in his work. He must be earnest, above all, and willing to give his whole time, if necessary. Honesty, it goes without saying, is necessary, and if you want to be wholly successful, you must do unto others as you would have them do unto you. If you don't, they will be sure to retaliate, when you least expect it. If young men would follow these rules, they would get along very well; but few of them will."

Charles M. Schwab: "The man whom you hear say he 'never had a chance,' lacks something. He lacks that indefinable something that stands for success, and if you look far enough you'll find that something to be a capacity and a disposition for hard work. The only luck I ever had was to be born with good mental powers and a good physical

constitution that thrived on the hardest kind of work. I had enough hardships and trials."

Russell Sage: "I think that work is the best thing I know of for improving a man's constitution, for it makes a good appetite, and encourages digestion. It isn't work that ruins so many. It's the wine they drink, and the late hours they keep, and their general dissipation."

C. Louis Allen: "I believe, too, in the philosophy that hard work, not chance, makes successful men; but there are two kinds of hard work—the kind that goes along grubbing blindly in the same old routine, and the kind that plugs progessively toward a definite goal. Men must be adapted to the work they are doing, but hard work and self-analysis are the principal factors. I am one of those men who have little belief in genius so far as the great majority of successful men are concerned."

Benjamin Franklin: "Diligence is the mother of good luck. Plough deep while sluggards sleep and you shall have corn to sell and keep. Work as if you were to live one hundred years. Pray as if you were to die to-morrow."

D. O. Mills: "Work develops all the good there is in a man; idleness all the evil. Work sharpens all his faculties and makes him thrifty; idleness makes him lazy and a spendthrift. Work surrounds a man with those whose habits are industrious and honest; in such society a weak man develops strength, and a strong man is made stronger. Idleness, on the other hand, is apt to throw a man into the company of men whose only object in life usually is the pursuit of unwholesome and demoralizing diversions."

Irving T. Bush: "Every man should approach

every job with the idea that it is possible to do it more efficiently, for less money, and that he is the man to find out how."

Samuel Gompers: "I learned both to think and to act, and to feel strongly enough on the great questions of labor to be willing to sacrifice my personal convenience for my aims. I have felt great devotion to the common cause of the manual workers, and I can say nothing better to young men than—'Be devoted to your work.'"

How to Develop the Highest Efficiency in Work

Dr. Winslow Taylor, the father of scientific management, describes in his book a man who was carrying pig iron on to freight cars. At the start he was carrying 12 tons a day. By following a scientific plan of work and rest he became able to carry 47 tons with no more fatigue than he carried 12 tons at first. Later Dr. Taylor found that only one man out of a large number was capable of development into a first class pig-iron carrier. Those few men thrived and grew strong and happy under carrying 47 tons of pig iron a day, while those who were not built for that sort of work soon went under.

Are you doing the kind of work you were built for, so that you can expect to be able to do very large amounts of that kind and thrive under it? Or are you doing a kind of which you can do comparatively little?

You've got to settle that question for yourself by a careful comparative investigation which nobody else can conduct for you, because it will take an amount of time and study which nobody but you can afford to give—you can well afford to study that question most thoroughly.

Will you start the investigation right now, checking over all the facts and circumstances you know already? And then will you go on and look for more?

Do you enjoy hard work, either physical or mental, according to your training and occupation?

If your work drags, if you feel unspeakably weary in the morning, and think all day how soon night

will come, or rather how long it is in coming, by all means have a thoroughly scientific physical examination—urine, blood, stomach contents, etc., with an analysis of your condition by a competent physician to make sure you are not suffering from some disease such as diabetes, Bright's disease, heart irregularity, tuberculosis in an incipient and unnoticed form perhaps in the bones or glands. Perhaps your chest expansion is too small. Check over your physical condition in your own mind right now and decide immediately, while you are still reading this, whether you need suspect anything of this sort.

Next, consider most carefully whether your habits are such that you are getting the maximum amount of work from your body with the maximum pleasure and enjoyment in doing it.

It has been clearly demonstrated that laborers can do more work in eight hours than in ten, but if they are working only six or seven hours at physical labor they are probably loafing. On the other hand, six or seven hours of intense office work will tire out any person, and the writer or thinker who must concentrate with his brain with great intensity can tire himself out in two or three hours.

Just what is the real character of your work, and how many hours can you work with maximum results? If you don't know, begin now to experiment and find out. Lay out for yourself a definite plan of testing on this point.

If you are working for someone else, you may say that you cannot regulate your hours of work, etc. But to a very large measure you can. Even if you have to start on a time-clock and end with one, to a considerable extent you can regulate the

way you will spend the time between, and you may be very sure you will get credit for what you accomplish. Explain to your superior how you can arrange your time or your work so that you can accomplish larger results, and nine times out of ten he will be grateful to you for the suggestion and will co-operate with you to arrange your work so that you can feel fit and happy.

Any person who robs himself of sleep, or exercise, or recreation, or proper time for food is a fool—he is not really working hard, he is just imagining he is working hard. Get all the sleep, exercise, and sound food that you need, and you will find it practically impossible to overwork if you are healthy. Overwork nine times out of ten is not too much hard work, but lack of sleep, exercise, or time and pleasure in eating the right food.

I have said nothing about what to do for laziness. Anybody who is downright lazy will never be reading this lesson. If you think you are lazy, if you think you dislike to work and work hard, check over your condition—your health and your habits, your sleep and recreation and fresh air, your habits of apportioning your time between intense application and proper rest and relaxation during the day.

What is your defect, your mistake? Find it and cure it—and there is no better time to start than NOW.

SAVING

Saving is the basis of every business success. No enterprise can be started without money.

The man who hasn't saved a dollar is not apt to command the confidence, the capital or the credit of others. Inability to save suggests the lack of other abilities.

Our most conspicuously successful men of finance and business began to save money early in life.

John D. Rockefeller was a saver before he was seven, and by the time he was nine he was quite a little business fellow. He is now teaching his grandchildren how to save.

Andrew Carnegie had laid the first foundations of his fortune before he was of age.

Henry C. Frick began to save money before he began to vote and did not give up the habit after he had won his first million.

Only because he had saved $50 was Frank W. Woolworth able to find a position in a dry goods store. And this money he had saved under the most disadvantageous circumstances; he saved it while a lad working without regular pay on his father's farm.

The Armour fortune of to-day was made possible only by Philip Armour's industry and frugality when a young man working in California. He saved $5,000, earned chiefly by digging.

E. H. Gary, now the head of the Steel Corporation,

was well on his way towards a competency before he was thirty, every penny made by his own efforts.

We all know that the nucleus of the Vanderbilt fortune was laid by the rigid economy of the Commodore's worthy wife.

George Eastman as a lad was haunted continually by the spectre of poverty, and from the day he began to work he began also to save every penny possible. Had he not done so, he would not have been able to start the business which was to make him one of the thirty richest men in America.

Henry Ford had an uphill fight to obtain the capital necessary to enable him to start the manufacture of his automobile. Had he not saved a little himself, he would not have been able to induce others to extend him financial support.

Julius Rosenwald, multi-millionaire president of Sears, Roebuck & Company, made his first money peddling odds and ends. He saved every penny. (Should I add that this money went to buy his mother a wedding anniversary present?)

A. Barton Hepburn had to borrow money to put himself through college, and it was only because he was a saver that he was able to embark in business at an early age. To-day he is one of the country's most successful national bankers.

"No one can acquire a fortune," said D. O. Mills in discussing wealth—of which he had acquired much—"unless he makes a start; and the habit of thrift, which he learns in saving his first hundred dollars, is of inestimable value later on. It is not the money, but the habit which counts. There is no one so helpless as a man who is 'broke,' no matter how capable he may be, and there is no habit so detrimental to his reputation among business men

as that of borrowing small sums of money. This cannot be too emphatically impressed upon young men."

"I have often been asked," said Sir Thomas Lipton, to define the true secret of success. It is thrift in all its phases, and principally, thrift as applied to saving. A young man may have many friends, but he will find none so steadfast, so constant, so ready to respond to his wants, so capable of pushing him ahead, as a little leather-covered book, with the name of a bank on its cover. Saving is the first great principle of all success. It creates independence, it gives a young man standing, it fills him with vigor, it stimulates him with the proper energy; in fact, it brings to him the best part of any success,—happiness and contentment. If it were possible to inject the quality of saving into every boy, we would have a great many more real men."

"The first thing that a man should learn to do is to save his money," says Andrew Carnegie. "By saving his money he promotes thrift,—the most valued of all habits. Thrfit is the great fortune-maker. It draws the line between the savage and the civilized man. Thrift not only develops the fortune, but it develops, also, the man's character."

Marshall Field, when asked what he considered to have been the turning-point in his career—the point after which there was no more danger of poverty, replied: "Saving the first five thousand dollars I ever had when I might just as well have spent the moderate salary I made. Possession of that sum, once I had it, gave me ability to meet opportunities. That I consider the turning-point."

A man who is unable to handle his own finances

successfully is little likely to handle successfully the finances of others.

Saving calls for prudence, self-control, self-discipline, self-denial.

Employers to-day invariably ask an applicant for a position if he has a bank account. An unsatisfactory answer usually brings an unsatisfactory end to the interview, since improvidence and imprudence go hand in hand.

No nation can be strong and powerful unless its people save money.

The establishment of new industries, the building of new railroads, the opening of new mines, the erection of new buildings all necessitate capital, and capital is nothing but money that has been saved.

Saving, we thus see, is essential to progress in times of peace. And during recent months we have all learned how essential to victory saving is in times of war.

Your savings are your stored-up labor. They represent work you have done but have not spent. You can exchange this stored-up labor for things you desire.

The man who spends as he goes seldom goes far.

The old proverb truthfully says that the fool and his money are soon parted. There is no virtue in poverty. But poverty often breeds vice and disease and all manner of evils.

The spendthrift is never happy, never satisfied. He knows no peace of mind.

Have you ever known anyone who regretted having saved money?

Have you not known many who regretted *not* having saved money?

A bank account raises a man's self-respect,

enhances his manliness, increases his self-confidence, strengthens his peace of mind and thereby makes him a better employee, a better citizen, a better father.

The man who has saved nothing can seldom seize business opportunities.

Many a fortune has been made by a man's ability to seize an opportunity when it presented itself, an opportunity that called for the prompt furnishing of a certain sum of money.

The man who is dependent upon his next week's pay envelope for his next week's meals is afraid to strike out for himself. He cannot afford to take any chance, to run any risk, to enter any new field. His poverty is as a tether. The poet Burns struck the right note when he urged the careful saving of money.

Not for to hide it in a hedge,
Not for a train attendant,
But for the glorious privilege
Of being independent.

Poverty delayed for several years Columbus' ambition to discover America and brought upon him all sorts of indignities, insults and hardships.

The Old World and the New World would not have been linked together by cable so many years ago had the project been undertaken by a poor man. It was only because Cyrus W. Field was a rich man and could command financial assistance from others that he finally succeeded, after very costly failures, in accomplishing his purpose.

The telephone was almost brought to naught as a commercial instrument because of lack of funds.

Luckily, Alexander Graham Bell's father-in-law—who had saved money—came to the rescue.

The exploitation of the reaper was delayed several years because the McCormicks were without capital to manufacture and market it on a sizable scale.

Had not some people—many people—saved money, those of us who live in cities would not be able to turn a tap and have water gush forth, or to press a button and have our homes flooded with light, for the installation of water systems and lighting systems costs money—millions of money, the savings of many individuals.

Nor would we be able to take a street car, a subway or an elevated train to carry us to and from our work had not frugal persons spent less than they earned and thereby accumulated savings which were made available for the building of traction lines.

During the war the virtue and the value of saving have been brought home to every man and woman in America as never before. Had the Liberty Loans failed, this country would have been disgraced. And they would have been failures had we had fewer savers.

The rational saving of money begets in the individual valuable qualities, qualities which are as helpful as the qualities begotten by thriftlessness are injurious.

Then, to quote Benjamin Franklin: "Remember that money is of a prolific, generating nature. Money can beget money, and its offspring can beget more, and so on. Five shilling turned is six, turned again it is seven and three pence, and so on till it becomes one hundred pounds. The more there is of it the

more it produces every turning, so that the profits rise quicker and quicker."

It is selfish to save nothing for a rainy day, to make no provision for old age, for when adversity comes the burden of support then falls upon others.

Don't be a leaner; stand on your own feet.

Be able to look every man straight in the eye.

To save your self-respect, save your money.

For age and want, save while you may,
No morning sun lasts a whole day.

How to Become a Capitalist

Every person in business in America needs to become a capitalist to be a success. If he has any initiative he wants to get a business of his own some time, or reach a position where he can control somebody else. But if you are content to be a simple employee all your life, still you need capital to keep a good job and get a better one. Many a man has tied himself for life to a poor job because he didn't have the capital to wait for a better one and was forced to grab the first one that came his way. Whatever your position, it is imperative that you should be a big or little capitalist.

How can you become a capitalist?

By saving your own money till you've got something ahead. A newsboy on the street sells papers for another boy until he gets enough money to buy his own papers and make all the profit instead of half the profit. A boy in the country saves up money till he can pay his carfare to the city and get a better job, or go to school and fit himself to fill a higher position. These are all embryo capitalists. The only difference between them and Rockefeller or Morgan is one of degree. If we get that fixed firmly in mind, that fifty cents is just as much capital as fifty million dollars, we have mastered our first basic principle.

The second basic principle is that the person who has money can get more. If you have fifty cents, very likely you can borrow a dollar to go with it, because the lender will say, "Oh, that fellow had to work like the devil to save that fifty cents of his, and he is the kind that will hang on to my dollar."

If a man has five thousand dollars to put up a building he can get twenty-five or thirty thousand to go with it, or if he has his lot paid for, he can borrow the money to build a house. If he has a house and lot of his own, he can get credit to buy the goods to start a business.

The chief part of it is the fact that he inspires confidence because he saved that money himself—not because he has it. If he was known to have picked it up in the street, or if someone gave it to him as a legacy, he wouldn't get much credit. The bigger part of capital is the confidence inspired by the way it was saved by the man himself. Money the man has made himself is the only real, basic capital in business, of course with the money this basic capital has drawn to it.

Now, my friend, what is your situation? Are you a saver?

You say, "I have all I can do to live and pay my debts. When I owe people, I can't put money in the bank till they are paid off."

What you want to do is to buy a Liberty Bond on the instalment plan—you have to get the money to pay for it or you lose it.

Or perhaps you buy a house on the small payment plan. You need something that will automatically remind you and force you to save.

What do you choose as your best savings-compeller?

Write it down.

Perhaps you are pretty well off, have a nice wife, a good home, and desirable friends. When you were young you saved. Now you have a good start, a family that is pressing on you, a business that is not expanding, and it is a deuced hard thing to save.

What are you going to do in that case?

My advice is to call a family conference—wife and children old enough to understand. Make it a solemn occasion. State the whole situation briefly but clearly so they understand it just as you do.

Make them understand that THEY have got to do the saving, which means spending less money. Don't cut down their allowances, but make them save out of them. Start a bank account for each one separately. It doesn't do any good to say you will take care of the money for them: they need to see it grow. Then you start your savings account, and compare notes with all the members of your family once a week to see who has relatively the nearest his proportionate quota.

Will you start this plan to-day?

Write out the plan in detail, so that when you call the conference you won't forget the most important points or lose your courage.

OPPORTUNITY

Ignorance is blind. The blind cannot see Opportunity.

Fit yourself to see Opportunity. Knowledge illuminates.

Mediocre men wait for opportunity to come to them.

Strong, able alert men go after Opportunity.

The brainiest of men make Opportunities.

Opportunity can benefit no man who has not fitted himself to seize it and utilize it.

Opportunity woos the worthy, shuns the unworthy.

Prepare yourself to grasp Opportunity and Opportunity is likely to come your way.

Opportunity is not so fickle, capricious, and unreasoning as some complain.

Opportunity shuns the idle, the worthless, the ignorant.

Great men train themselves to see, seize, mold and master Opportunity.

The echo of the first shot in the European war had scarce died away when Charles M. Schwab, in post-haste, presented himself at Kitchener's desk —and came away with contracts which have led to the enrichment of Schwab, his workmen, his stockholders and his country by hundreds of millions of dollars.

Henry P. Davison went to London, convinced

the British authorities J. P. Morgan & Company could serve them—and his firm skilfully and profitably handled several billions dollars of business as fiscal agents of the British Government.

George A. Gaston, a little-known but not unready New York business man, was also prompt to see Opportunity, and he made such an impression upon the British War Office that Gaston, Williams & Wigmore, then incorporated, have developed an export and import business which already covers more than half the earth and runs into tens of millions a year.

Henry Ford is an instance of a man creating his own Opportunity.

John D. Rockefeller was a youthful produce commission merchant in Cleveland when the oil industry was born, but, to use his words to me, "I saw that there was an opportunity to enter a field which could be made as broad as the world, something that everybody could use if given it cheap enough; so I became interested in oil." To quote Mr. Rockefeller further: "There are a hundred opportunities to-day for every one there was fifty years ago."

H. C. Frick, the barefoot boy and obscure bookkeeper who discerned the possibilities of coke and was making a million dollars a year when in his thirties, gave me as one reason for his success: "I worked very hard and *always sought Opportunities.*"

Thomas E. Wilson, the now famous packer, was a $40-a-week railway clerk when Morris & Company asked his superior to send them a smart young clerk to keep tabs on their refrigerator cars. The man sent returned hastily, refusing to work in "so smelly a place." "Let me go," said young Wilson. He

went—and became president of Morris & Company. Now he heads Wilson & Company, successors to Sulzberger & Sons Company, one of the largest packing enterprises in the world.

E. H. Harriman was an inconspicuous stock broker when he spotted Opportunity in the form of the possibilities of rehabilitating the bankrupt and dilapidated Union Pacific Railroad. Through that door he entered millionairedom. But a less well-equipped aspirant would neither have seen the Opportunity nor been able to master it.

James J. Hill was equally obscure and equally poor when he likewise took hold of a bankrupt little railroad and made it the stepping-stone to higher things.

Three of the first five stores Frank W. Woolworth opened were failures, but he kept chasing Opportunity until he learned to locate it here, there, almost everywhere.

John N. Willys hadn't a thousand dollars when he jumped in and saved the Overland Automobile Company from imminent collapse. His heroic, indefatigable, never-say-die handling of that Opportunity paved for him the way to fortune.

"Are you a believer in opportunity?" Theodore Roosevelt was asked. He replied: "To a certain extent. Many of the great changes in our lives can be traced to small things, a chance acquaintance, an accident, or some little happening. A time comes to every man when he must do a thing or miss a great benefit. If the man does it, all is well. If not, it isn't likely that he will have the chance again. You can call that opportunity if you wish, but it is foresight that leads a man to take advantage of the condition of things. Foresight is a most valuable thing to have."

OPPORTUNITY

The Biblical story of burying the talents in a napkin is merely a sermon on Opportunity. The brother who diligently seized Opportunity became "ruler over many things." The other who loafed lost even what he had.

How are you using *your* talents?

Are you zealously, industriously, painstakingly increasing them?

Or are you letting them lie dormant, rusting and rotting?

Opportunity can be spelt with four letters.

But these letters are not L-u-c-k.

They are W-o-r-k.

"Opportunity" thus speaks:

> Master of human destinies am I!
> Fame, love, and fortune on my footsteps wait.
> Cities and fields I walk; I penetrate
> Deserts and seas remote, and passing by
> Hovel and mart and palace, soon or late
> I knock unbidden once at every gate!
> If sleeping, wake; if feasting, rise before
> I turn away.

At this point you will probably remark impatiently, "Where does good luck come in? You talk as if I were responsible for everything, that all the elements of success were in me, in myself."

Yes, it is a terrible pity that you should be deprived of the scapegoat of bad luck, and that you should be deprived of the satisfaction of unloading responsibility for your failure on some one or something else. And I admit it is going the limit when I talk about "finding or making your opportunity."

Of course there is such a thing as luck—it is all around us, it is with us every day. The world is streaked with sheer bad luck. But there is so much bad luck that every one suffers from it at times, the so-called luckiest as well as the unluckiest. And that's the point of it—opportunity, the opposite or counterpart of bad luck, comes and goes, the bad alternating with the good and the good alternating with the bad. The world is just chock full of good luck and bad luck—of opportunity and waiting for opportunity. And success lies in taking your bad luck cheerfully, and in never letting your good luck go by. If opportunity seems persistently to avoid you, there is certainly something the matter with you, and it is high time you looked into the matter to find out what the trouble is.

Here again all the personal qualities seem to come into play. Any one of them may be the reason why opportunity passes you by. Turn back to the first lesson of this course. Check yourself all over again and see why opportunity does not seem to

like you. Is it your personality? Or do you lack courage? Or haven't you judgment to recognize the good thing when it is before your eyes?

We will suppose, however, that you have checked over all your personal qualities and do not find any sufficient explanation for your lack of opportunity. A writer many years ago was in New York but seemed unable to get any of his books published. Were they so bad no publisher could afford to bring them out? Or was good writing not appreciated in New York just then? He decided to try London, and within a few weeks after arriving in that city he had made contracts for two books rejected in New York. But for two years he couldn't make any money in London, and made up his mind that, while recognition there was easy, cash was not, and so he moved on to Chicago. There were very few publishers of any kind in Chicago, but it was the center of sale for half the books issued in the United States, and after a while the author published his own books and sold them by the hundred thousand sets. With reputation and highly developed skill, in the course of time this same writer needed distributing machinery for his works. It didn't exist in Chicago, but when he moved on to New York he found it waiting for him, eager to handle his publications on a large scale. So he had come back to his starting place, but had found his opportunity in each city he had visited. Moral: Pursue opportunity and you will catch up with her in time.

Now what is your next move? After checking over your character, check over your situation and circumstances in the same way—make a list of their advantages and disadvantages and come to

a sane conclusion where you ought to look next for opportunity, or opportunities. If you have had some opportunities, may there not be many more and bigger ones which you have missed simply because you never thought to look for them? Make a list of all the possible ones and consider them one by one on all sides.

SELF-DENIAL

Sweating early in life will prevent suffering late in life.

Most mortals have to face difficulties, undergo hardships, toil and sacrifice at one period of their earthly journey.

The man who idles away his youth and early manhood, who chases pleasure instead of achievement, who prefers dalliance to diligence, who woos indulgence instead of industry, who seeks the nectar cup rather than the iron wine of success, is destined to pay the penalty of lost opportunity in after life.

There is an eternal law of compensation; it may *seem* to sleep, but it never does sleep.

This law was proclaimed of old in these words: "As ye sow, so shall ye reap."

The wise man will choose to do his exertion while yet he is young, while yet he can strain brain and body with zest and with impunity, while yet hardship and fatigue and self-denial sit lightly on his forehead and daunt not his spirit.

He elects to pay the price of a happy, comfortable, poverty-free old age when he is best fit to pay it.

Voluntary self-denial at the beginning of life's journey will avert involuntary poverty, stress, sweat and indignity towards the end.

Every human being must put something into the world before he can hope to get all he reasonably needs out of the world—even millionaires' offspring

are less exempt from this decree than we sometimes are tempted to imagine.

You have to contribute before you can collect.

You have to sow before you can reap.

Self-denial is a basic ingredient of genuine success —mere rolling up of riches, by hook or by crook, is not necessarily a token of success.

Call the roll of this nation's most illustrious doers and note whether or not they practised self-denial.

Washington was wealthy, but he loved his country more than he loved his own ease, and did not hesitate to undergo strenuous and perilous days and nights to attain a glorious ideal.

Lincoln's learning and wisdom and statesmanship did not descend unsought and unearned from the skies. How many studious hours he spent while others about him idled and played; what measure of self-denial he practised during the preparatory years of his obscurity, who can reckon?

Edison slaved sixteen and eighteen hours a day before he won a foothold on the ladder of fame. When he arrived in New York he had to beg a tea-taster for a cup of tea, so starved and penniless was he. Years later difficulties innumerable overtook him, and at one stage he feared he could not pull through. But even then he gave way to no despair. "If the worst comes to the worst, Sam, I can return to the telegraph key and you can get a job as a shorthand writer," he told his faithful young aid, Samuel Insull, now head of the greatest electric power enterprise in the world.

Alexander Graham Bell and Theodore N. Vail were reduced to borrowing quarters for lunch money before they succeeded in establishing the telephone on a paying basis—they indulged in no two-dollar meals.

But for rigid self-denial and extraordinary determination in the teeth of a thousand discouragements, McCormick, the farm worker, would not have given the world the reaper, and mankind might still have been confronted with the immemorial spectre of famine.

Charles Goodyear almost starved to death in his long, disheartening effort to evolve a substance that would become an invaluable servant of man. Today the rubber industry is ranked fourth among the great industries of the land.

Fulton did not flinch at hardship and self-sacrifice to produce the first steamboat that sailed up the Hudson.

Elias Howe subordinated every consideration of personal comfort during the years he toiled to bring forth the sewing machine.

Cyrus W. Field, though rich, did not disdain to become poor and to incur every species of self-sacrifice in order to span the Atlantic with his civilizing cable.

Turning to men still alive:

Henry Clay Frick, coke and steel king, continued to live in one room after he was making a million dollars a year, so anxious was he to conserve his capital for the expansion of his business.

James B. Duke, the tobacco king, for exactly the same reason, lived in a hall bedroom costing $2.50 a week and ate all his meals at an East Side (New York) lunchroom when earning $50,000 a year, and not until he was earning $100,000 a year did he move into a $4-a-week room.

Andrew Carnegie's mother used to take in shoes to sew for Henry Phipps's father, a shoemaker, and Andy himself, for a period, worked overtime

every night for an extra dollar a week, and incidentally, denied himself all sorts of pleasures so that he could save money.

Henry P. Davison, the greatest of all the Morgan partners, cycled through New York's streets ten miles to and from work every day to save ten cents when he first got a job as a teller in a small New York bank. His nights were spent in study.

Frank A. Vanderlip, president of the country's largest national bank, began in a machine shop, saved enough while toiling at a lathe to go to college one year. His total living and educational expenses, thanks to unbending self-denial, amounted to only $265. Moreover, he adopted as his success maxim one he has ever since preached: "Every day, after doing your day's work, put in another day's work studying what its relation is to the scheme of things"—another form of self-denial.

Bake your cake in the morning or noonday of life and when old you can live on it.

If you begin by denying yourself nothing the world later is apt to do your denying for you.

Deny self, or be denied.

What Self-denial Is Reasonable and What Is Unreasonable

In this world both extremes are bad—wisdom is in the golden mean. In the matter of indulging in luxuries or starving yourself, are you hitting the happy middle course?

If you are young, self-denial is a cardinal virtue; and if you are old and have made money, you are a mere miser if you don't spend it. The boy who works his way through college and boards himself in his room, cutting the amount and variety of his food down to the danger point until he is sent to a hospital, is a fool—he would have done better to stay on the farm. Baron Rhondda, food administrator of England, though he was rich, indeed, very rich as the largest owner of anthracite coal mines in Britain, wanted to set an example of self-denial to the people of England and lived strictly on the diet that he recommended to them—but he lost thirty pounds in weight and then died. He made a splendid sacrifice—but was it wise?

The greatest danger lies, however, in most cases in unwisely following what is thought to be the golden mean. Many a young man spends very nearly all he earns. His salary is not large, and he can't indulge in many luxuries on it at best. He feels virtuous to think he really manages to live within his income, or to sponge on his father only a little. He doesn't go to the theatre often, but sometimes; he plays a game of billiards now and then, or joins the boys at poker for a small limit. These indulgences require a great deal of time and

thought to make them just balance with conditions—with the small salary. Self-indulgence is systematically cultivated, where self-denial ought to be as systematically cultivated.

Which are you cultivating—the art of moderate self-indulgence or the art of reasonable self-denial?

You don't have to starve yourself, you don't have to work yourself to death, you don't have to forego all pleasures—but if you want to get on in life, to accumulate in youth that which will give you a competence in old age, you must systematically and thoughtfully cultivate self-denial.

Are you doing it?

Answer honestly and frankly to yourself. If you can't be entirely honest with yourself, with whom can you be honest?

There are other forms of self-denial than those which pertain to mere money. The whole basis of an unselfish character is self-denial. You can deny yourself the pleasure of making an unkind or cutting remark which will do no good to anybody but may spring spontaneously to your lips and give you a certain satisfaction to speak. You will get a far deeper satisfaction by refraining from saying it.

Perhaps in business you are quick to see how you can take advantage of an opportunity to make a profitable turn. You get a certain satisfaction out of realizing on your cleverness. But you will in the end get a far greater satisfaction out of denying yourself the privilege of taking advantage of this opportunity if it is going to be at the expense of somebody else who doesn't happen to be looking, somebody who really is robbed because his attention is turned. Self-denial is at the bottom of the

American business principle of Service. Instead of being a squeezer, you carefully protect all your customers against being squeezed by you or anybody else—and you get paid big dividends on your restraint.

STICK-TO-ITIVENESS

"We shall reap if we faint not."
—Galatians, chapter VI, verse 9.

Diamonds are chunks of coal that stuck to their job.

If it has taken millions of years to develop mankind, must we fret if it takes us a few years to rise above the rank and file of mankind?

Must we quit if we don't get there quickly?

Note this: There is not one major figure in American financial, industrial or commercial life to-day under forty. Not one.

And what of the past?

The original J. P. Morgan, though born rich and reared as an international banker, was sixty before he did his greatest work and nearer seventy before Wall Street, in its hour of trouble, acknowledged him as its undisputed leader.

Harriman at fifty was an obscure broker with a penchant for railroading.

Hill's hair was gray before he became Empire Builder of the Northwest.

At fifty Woodrow Wilson was a little-known college professor.

Washington was no youngster when he won the immortal title of "Father of His Country."

Lincoln midway through life was in the coal, not the diamond, class, and was fifty-two before he loomed

up as Presidential calibre. He was fifty-four when he made his imperishable address at Gettysburg.

But all were stickers. They conceived their goal and pressed on courageously, unflinchingly, unswervingly, hurdling more obstacles than you or I are ever likely to meet.

Most people show more persistency in their first twelve months than they show later in twelve years; did they not, they never would have learned to walk.

Robert the Bruce six times failed to free Scotland, but a struggling spider on the wall which climbed up successfully after six falls revived his courage, and at the seventh attempt Bruce won a crown and undying glory.

Charles M. Schwab was president of the world's first billion-dollar corporation before he was thirty-five, lost his steel throne, dropped from the limelight for a decade, but during this time he redoubled his efforts and he has done his greatest work since he crossed the half-century mark. He did not quit. He stuck.

The two most influential bankers in America today, George F. Baker and Jacob H. Schiff, average seventy years of age, while such leaders of the "younger school," Henry P. Davison, Frank A. Vanderlip and Otto H. Kahn, have all lived half a hundred years or more.

There is not one leading railroad president in the whole land not old enough to be a grandfather.

Ninety per cent. of America's business leaders began at the bottom—of the fifty men voted the greatest business stalwarts in the country not half a score were born to luxury.

At least forty of them sweated blood before they

gained a foothold on the ladder, sweated and toiled with brain and often with body from early morning to late at night, many times all night, tasting defeat but never despair.

Employers to-day shun shifters.

There is no market for rolling-stones.

Life is so specialized that jacks-of-all-trades are wanted by none.

To last, a man must stick to his last—he cannot hope to be a good shoemaker to-day and a capable plumber to-morrow.

The pace to-day calls for men of red blood, not of white livers, men of grit, not grouch.

Stickers, not sticklers, are wanted.

"Tenacity is the only key that will open the door of success," recently declared Daniel Guggenheim, head of the greatest mining and smelting family America has ever known.

"What one trait of your character do you look upon as having been the most essential to your successful career?" Marshall Field was once asked. "Perseverance," he replied without hesitation.

E. H. Harriman's favorite motto was: "Many spoil much good work for the lack of a little more."

When Edison was asked, "What do you think is the first requisite for success in your field, or any other?" he replied: "The ability to apply your physical and mental energies to one problem incessantly without growing weary. I never did anything worth doing by accident, nor did any of my inventions come indirectly through accident, except the phonograph. No, when I have fully decided that a result is worth getting, I go about it, and make trial after trial, until it comes."

Said Ben Franklin: "Perhaps you are weak.

handed, but stick to it steadily, and you will see great effects, for constant dropping wears away stones, and little strokes fell great oaks."

Even a postage stamp knows enough to stick till it gets there.

It is stick-to-itiveness that has made both nations and individuals great.

Decay and decline come only when nations or individuals relax, when they become slack, slothful and shiftless.

"The moment a man feels he can rest on his laurels, that moment he begins to slide back; he must stick at it and at it," says Thomas E. Wilson, the former penniless stockyard clerk who became a national figure through displacing by his own firm name that of Sulzberger & Sons Company after a career the very embodiment of stick-to-itiveness.

Is it not the literal truth that America, as we know it, owed its discovery by Christopher Columbus to this very virtue of stick-to-itiveness?

Without stick-to-itiveness no man is likely to climb to the top of the ladder—and stick.

Of course if you are lacking in patience and persistence, this course of study will not make you over. But personal effort can and will increase any mental power by several degrees, and those few degrees may mark the turning point of your life.

It is said that when the Allies in the Great War were bombarding the Turks at the Dardanelles the Turkish ammunition had become exhausted and in a few more hours the Allies would have seen that the Turks were at their mercy and perhaps could have captured the great strategic situation for which they sacrificed so many lives. Whether this was actually true in this particular case or not does not matter: very often a similar situation exists in American business life—a few more days or weeks or months will turn the downhill slide into an upgrade, and the very momentum of the down slide will bring you up on the other side of the valley.

Do you know when to hang on and when to let go?

Reviewing the little things of your past life, do you see places where you would have won out if you had stuck a little longer? If you do, you need to start at once to develop your power of stick-to-itiveness.

A boy out of school gets a job in an office. In six months he has learned something about the business and is beginning to be valuable. Another business house notices that and offers him a dollar a week more. He leaves and goes to the other house. For six months he works to learn as much about the new business as he already knew about the old one when

he left it, and some third business offers him still another dollar. In this third business he works for six months and learns as much about that as he knew about either of the first two when he left them. Something happens and he loses this job—perhaps he is sick—and he is glad to start over again at his first wage.

If he had stuck to the first business, in eighteen months he would have been so valuable to the house that they would have held his place for him while he was ill. And at the end of three years he would have been among those from which the firm would choose in filling any important position that might have become vacant—probably at a very large increase of pay.

Did you shift about from one house to another in that way when you started out? If so, it was a sign, and very likely you are more or less casting here and there at present in your business, never hanging on to one idea till you make something good out of it.

The first thing is to have something worth sticking to. Take a pencil and write down a list of the things in your business or life which you feel are best worth having.

Why have you failed to get them?

Which one of the lot is most important of all?

You can't very well stick to two things at the same time if they happen in the slightest degree to be pulling in different directions.

If you want to cultivate stick-to-itiveness your first step should be to settle on one big, important thing. Then say to yourself, "I am going to stick to that for five years anyway."

Some men are one-year stickers, some three-year, but only a few are five-year. If you are only a one-

year sticker, fix your eye first on three years for your project, and at the end of three years make it five.

Of course you don't want to stick to a dead horse; but you want to be mighty sure the horse is dead before you give him up, for a horse is a valuable animal—like opportunity.

Another thing you ought to do is to go over your plan step by step and see whether it is reasonable—whether it ought to succeed.

Every time you do this, if you are actually convinced that you are right, you will become more firmly intrenched, and it will be easier to stick. It doesn't do much good to go around asking people whether you ought to stick or not—that is something you alone can decide, and you gain strength to persist if you stand squarely on your own good judgment.

Will you do this? Do it firmly? Do it at once?

CHEERFULNESS

Success is the summit we all seek to attain.

We can step on no escalator or elevator and be whisked up without exertion.

The road is steep, steep as a ladder, and the exertion of brain and muscle is necessary to climb it step by step, painstakingly, pluckily, perseveringly.

Cheerfulness is one step.

Gain it early.

Success in business, if not in life itself, is simply the art of pleasing.

The problem of capital is to keep labor content.

Corporations now refuse to elect crotchety executives or managers or superintendents or foremen, for a crotchety overseer makes crotchety, dissatisfied men.

Promotion to-day is for the cheerful, not the choleric. Wise employers give preferment to good-tempered, enthusiastic employees, since a grouchy manager never yet inspired loyalty among his men.

To place a cantankerous individual in charge of a business or men is to pitch a crowbar into the machinery.

A happy boss oils the whole plant—laughter is a lubricant.

What mean pensions, profit-sharing, sick benefits, compensation for accidents, group insurance and the like? Are they not but means to the one great end, the making of men satisfied?

Dissatisfaction breeds carelessness, indifference and all manner of inefficiency.

Cheerfulness is the parent of competency.

The longest face is apt to be awarded the shortest envelope. The longest envelope is most likely to go to the fellow whose presence and personality inspire, stimulate and encourage others.

"I would give a million dollars to have Charlie Schwab's smile," J. Ogden Armour, head of the $500,000,000-a-year packing business told me.

Schwab himself attributes no small part of his success in building up a business employing 75,000 men to his inexhaustible sunshine.

If a smile can be worth a million, why cultivate a frown, for which there is no market?

The Lackawanna Railroad dismissed a superintendent solely because he could not handle men harmoniously.

There is philosophy in the motto overhanging many a desk: "Smile, darn you, smile."

It is true, also, as declared by Theodore N. Vail, telephone king, that "The voice with the smile wins."

Smiling will carry you farther than swearing.

Everybody prefers to do business and to associate with a pleasant rather than a peppery person.

"A happy man or woman," said Robert Louis Stevenson, "is a better thing to find than a five pound note. He or she is a radiating focus of good will and their entrance into a room is as though another candle had been lighted."

"A man too careful of danger liveth in continual torment, but a cheerful expecter of the best hath a fountain of joy within him," wrote another sage.

John Hays Hammond, the world's most noted

mining engineer, told a New York University class: "One must be an optimist to be successful. As Shakespeare says, 'A merry heart goes all the day, your sad tires in a mile-a.' One of the worst things that a young man has to carry around in life is the grouch. I tell you it gets very heavy as the years run on. The man who fancies that the world owes him a living and starts in complaining because someone else succeeds, trying to apologize for his own delinquency, is a pretty poor fellow and gets very little sympathy."

Dame Fortune most often smiles on those who smile.

Were Commodore Vanderbilt alive to-day he would not act on the axiom, "The Public Be Damned," but on its twentieth-century successor, "The Public Be Pleased."

Frank A. Vanderlip, head of America's biggest bank, will engage no high-salaried man who has not demonstrated that he has the knack of making many friends.

One malcontent in an organization is as a rotten apple in a basket of fresh fruit.

Mankind's chief mundane end is the pursuit of happiness.

Learn to be cheerful and you will come near being happy.

It has been scientifically proved that worry, discord and melancholy undermine health.

Good spirits make for good digestion.

Cheerfulness costs nothing, yet is beyond price.

It is an asset both of business and of body.

The big men, the leaders of to-morrow, will be those who can blend cheerfulness with their brains.

The wise owner will not enter his horse if it be in

a funky mood, for he knows the race is already lost.

Life's race can best be run with a light heart and a buoyant countenance.

It was the original J. P. Morgan who proclaimed that only an optimist could win in this country.

Optimism and cheerfulness are brothers.

Cheerfulness will open a door when other keys fail.

How to Cultivate Cheerfulness

Cheerfulness and freedom from worry are two sides of the same thing, for it is physically impossible to feel cheerful and worry at the same time.

Cheerfulness is also a habit of mind, and it can be cultivated just like any other habit. Some business concerns require all employees to say "Thank YOU" after taking every order. Others require employees to say "Good morning" to everyone as they come in and "Good-night" as they leave. Just saying those words habitually makes the person feel more or less cheerful. The muscles of the face are set in the cheerful mold, and by reaction that produces the cheerful feeling inside. That is a well demonstrated principle of psychology.

Worry is a killer of cheerfulness. The person who worries about big or little things, during periods of worry draws a veil across the cheerful side of life and shuts out the sunlight of good humor. Cheerfulness needs to be cultivated on the negative side of making a campaign against the worry that drives it out.

But you say, "I don't know how to keep from worrying. When things go wrong, I just can't help it."

You can help it if you resolutely set your mind on something that may become of greater interest.

Psychology teaches that the way to shut out one feeling is to surrender oneself to some other that is stronger and "inhibits the other current in the mind." The person who is very busy seldom has time to worry. If because of weariness work must stop and worry is likely to come in, turn resolutely to

recreation of some sort, to some pleasure, or to physical exercise. Either of these is a pretty sure cure for worry.

Lack of cheerfulness often comes from self-absorption. A man is so occupied with his business that he can't seem to stop to be cheerful, or to let people around him know that he is feeling all right inside. On the contrary, he is likely to be abrupt, to shout his orders in a rasping tone, and without knowing it he gets the whole office-force by the ears. All that is sheer bad habit—you can cure it in a month if you will only set yourself to make the mental effort. You have no idea what you can do with yourself till you try.

Here is your range for self-checking.

Have you the mechanical habits of settling your exterior muscles for a smile, for a pleasant word, for a cheery good morning or a kindly good-night? If not, start in at once to cultivate those purely mechanical habits.

Do you worry? If so, begin at once to fight the tendency by never giving yourself time or opportunity to worry. Turn resolutely to work, to recreation, or in any case to physical exercise till you are so tired you can't help going to sleep, and when you wake up you won't want to worry.

Have you been careless about the right of others to have a cheerful tone from you, a gentle smile, a kindly manner? Unless you change that rasping manner of yours you will some day pay a terribly heavy business penalty.

TEAMWORK

Unless you are a teamworker you are little likely to succeed under modern conditions.

Civilization is built on teamwork—*is* teamwork.

Savages do not practice teamwork. Each goes forth in search of his own food; each builds his own hovel (if he has one); each makes his own loincloth; each hews his own canoe (if he uses one). Each is independent of the others. Each is self-contained, self-sufficient, so to speak. And the life of each is precarious, uncertain, comfortless.

But the moment savages realize the advantages of teamwork and act on their new intelligence, they cease to be out-and-out savages and begin to travel the path that leads to civilization.

Even civilized peoples formerly practiced little teamwork. Each tilled his own little patch, wove his own rude clothing, traveled solely in his own ox cart or on horseback, built his own primitive dwelling, found his own (natural) fuel, made his own crude candles, baked his own bread, made his own soap.

To-day all these things are done by teamwork.

Teamwork has given us fine homes, palatial apartment houses, giant hotels.

Teamwork has given us machine-made clothing, machine-made shoes, machine-made foodstuffs, machine-made necessities and comforts of every description.

It is teamwork that has displaced the canoe by the ocean liner, displaced candles by gas and electric light, displaced logs and peat by coal from mines, displaced the prairie schooner by steam and electric railways and Pullmans and automobiles and airplanes, displaced the hook and the scythe by the reaper and the binder, displaced the spade by the plough and the tractor.

All trade, all commerce, all industry sprang from teamwork.

So did our schools. So did our churches.

Stop teamwork and we would revert to an uncivilized mode of life.

But teamwork will not be stopped.

The trend is towards greater and still greater teamwork.

This trend, indeed, never before was so pronounced.

The world war has resolved itself into one colossal matching of teamwork.

Germany had a long and a strong start, for her rulers, invested with autocratic power, had welded the people into a nation of teamworkers, all working for and serving one common aim and end.

The Allies for over three years had no teamwork—and paid a terrible penalty. But finally, thanks in part to the Chief Executive of our own nation, they were prodded into taking concerted action, into agreeing to submerge all personal and national pride, preferences and prejudices for the sake of securing teamwork under the direction of one supreme head, Generalissimo Foch.

Armies represent superlative teamwork. Without teamwork, armies would be little better than mobs. Their whole strength lies in their con-

certed action, the perfect co-operation of each soldier with all the others.

And modern business—Big Business—what is it but teamwork on a colossal scale?

Who can produce this teamwork?

Why, teamworkers, of course, and none but teamworkers.

All of which leads up to this statement, the hub and nub of this whole article.

Big Business will advance to positions of great responsibility no man who has not demonstrated his ability and aptitude as a teamworker.

A widely known out-of-town banker was being selected by the National City Bank of New York as a vice-president. Salary—a large one—had been agreed upon and other arrangements completed. Then he wrote wanting to know precisely where he would rank among the institution's list of vice-presidents and laid stress upon his "standing." He was immediately dropped. "He will not make a good teamworker," was the management's verdict.

I once recommended an execptionally capable man to a large organization. The executive, impressed with the man's knowledge, ability and experience, indicated that an important position would be given him. Nothing, however, resulted. "We checked him up carefully," the executive later explained to me, "and found that he is a hard man to get along with. We can use only teamworkers here."

"I don't know who the Steel Corporation will be able to get to succeed Judge Gary," remarked a business man familiar with the workings of that mammoth organization.

"There are not many men qualified to handle

successfully all the presidents and other heavyweight executives of the corporation's various subsidiaries. The Judge has a big team to keep satisfied and, at the same time, up to the scratch." The explanation? Judge Gary knows how to inspire and maintain teamwork among his scores of high-priced, high-placed aides.

Had not Lincoln been able to evolve teamwork from his brilliant but high-strung, erratic Cabinet officers, the Civil War might not have ended when it did. He was big enough and broad enough to handle even the eccentric geniuses with whom he was surrounded. Often he submitted to what others, had they occupied his place, would have regarded as intolerable humiliation.

That's one secret of the successful teamworker—he doesn't wear a chip on his shoulder; he doesn't look for slights; he is not constantly on the alert lest his "dignity" be insulted.

The teamworker need be no jelly-fish. He need never compromise his self-respect. He need never sacrifice his principles. He need not be forever ready to forswear his own opinions or his own convictions.

The teamworker can be—must be—every inch a man.

But he is something more.

He is a diplomat. He is not bigoted. He recognizes that others, especially his superiors in rank, are also entitled to have opinions and convictions of their own. He is ready to give and take. He does not expect to have everything his own way, to get always exactly what he wants. He is broad enough to try to see things from the other party's point of view.

The teamworker, also, is courteous, considerate, good-tempered.

He tries to meet others at least half-way.

He is accommodating, obliging, helpful.

He co-operates.

He is more concerned about getting things done than about getting credit for the doing of them.

He puts the good of the house, the firm, the institution, the company first. To him it is the big machine, and the business of each and all is to gear it up to its highest pitch, to strain every nerve to insure that it shall run efficiently, to leave nothing undone to bring about the fullest and best results.

He sees his life, his career, his future, not as a separate entity, not as the one thing about which he must concern himself, "looking out for Number One"; but as part and parcel of the concern of which he is a part. He reasons that his supreme duty is to see to it that the concern prospers, and that if the whole prospers, he, as an active, effective, progressive part of it, is likely to prosper with it.

He has his eye and his mind less on himself, less on his individual aggrandizement, than on his institution.

He sinks self in service.

And then, having done this, *and having continued to do it if need be for years*, Fortune will not forever pass him by.

Sooner or later Opportunity will come within his reach.

Henry L. Doherty defines as the very first and the most important key to success, Ability to get along with other people. A man who has mastered that faculty has the one great essential to success.

"Can you recommend a man of superior calibre,

a man of executive timber, a man I could trust with real responsibilities?" a business leader asked Captain Robert Dollar, the Pacific Coast lumber and steamship owner. "If I knew of such a man, unattached, I'd grab him myself," was the veteran captain's reply.

I know of more than one highly paid official who has been edged out solely because he failed to develop into a teamworker when growth made the engagement of additional officials imperative.

Credit in the long run usually goes to those who seek it least but deserve it most, not to those who strive to monopolize it.

Teamwork calls for a certain amount of unselfishness.

It calls for tolerance.

It calls for goodfellowship.

It calls for companionableness.

But it is worth infinitely more than it costs.

It is an asset without which a man is likely to bankrupt his career.

He who would take all and give none, he who cannot rise to the give-and-take level, can never hope to become a genuine teamworker.

And only teamworkers rise to the top under modern conditions, where one-man enterprises cannot withstand the competition of giant combinations of brains and capital.

Carefully scrutinize your make-up, and if there be weak spots or kinks in it, apply yourself to remedying them.

For large scale success to-day is spelled "Teamwork."

How You Can Become a Successful Teamworker

Some men like to work with others, they like to hunt in pairs, they always want a partner; and other men like to go it alone. The first man usually has little originality, he never thinks things out on his own account; and the second man is likely to fail, because the very best ideas amount to nothing unless carried into effect, and in these days it takes an organization to carry business ideas to the point of big money making. However strong and original your ideas may be, *you've got to have teamwork to back them up* or you won't make any money worth speaking of out of them.

How are you going to get teamwork?

First, no very young man has any business to go it alone, at first at any rate. He needs the education and training that an organization can give him, and his wisest plan is to pick the organization that can give him the best training. What is a dollar or two of salary as compared to this training in one's chosen line of business?

Ask yourself, young man, have you gone out specifically to get the education which your organization can give you?

That is the attitude of the teamworker in its first phase. If you look on every other worker in your concern, from the office boy to the president, as your teacher, from whom you are trying to learn something, you have the right attitude for the teamworker.

Are you doing it?

The man of thirty or over, who has mastered his

business and begins to feel he can do things on his own account, has a different problem before him: shall he start a business of his own, go into a partnership with some other young men like himself, or stick with the older and bigger corporation with which he has previously been connected?

Is that your problem? I'll give you the answer.

The answer lies in yourself. Have you a conviction that you have it within yourself to dominate that big corporation by the time you are fifty or sixty? If you have that conviction, stick with it to the end, no matter whether your immediate superiors are just now friendly to you or not your loyalty is to the corporation, to the business, and if that loyalty is unswerving the time will come when, the big men now at the top having dropped out, you will be chosen because the business will have to have you even if your predecessor hated you like poison. Your loyalty to the business will keep under any little personal feeling of antagonism, and your devotion to teamwork will win out over any possible shade of personal favoritism.

If, on the contrary you see a chance for a bigger and stronger business outside, because it is one with fresh blood all through it, and you can draw about you the right aides (just as a Prime Minister forms a Cabinet if he can get the right men to take portfolios), strike out for yourself. *But don't do it unless you can command the right support*, for if you don't have it you might as well throw up the sponge at the start.

You may, however, be something of a professional man, an engineer, an expert, a thinker par excellence. Such men must handle their business almost entirely alone. But they won't succeed any more than the

others without teamwork, only their teamwork must be of a different sort: they must use the big organizations of outsiders, and they must set their faces to get those organizations. The lawyer must have his big corporations as clients—*and he must go after that kind of client;* the doctor must have his hospitals where he does an enormous amount of work for nothing but where he gets his connection and his prestige; the engineer must have his construction companies, and the business efficiency expert must have his staff of friends among big business men who will support and recommend him, always in return for valuable personal services which he renders them for which he makes no charge.

Write it down—just how are you systematically going after the co-operation without which you can't make a big success?

The attitude of seeking and cultivating teamwork *is* teamwork.

POLITENESS

Politeness is the hall-mark of the gentle-man and the gentle-woman.

We all aspire to be considered well-bred.

A lack of politeness stamps us as coarse, boorish, brutish, ill-bred.

No characteristic will so help a youth to advance, whether in business or society, as politeness.

Genuine politeness is not veneer, is not mere pretension, is not assumed, is not artificial.

Polite acts spring from kindly thoughts. Politeness is only another name for thoughtfulness.

"Politeness is to the mind what charm is to the face," was Voltaire's happy definition.

Impoliteness is a species of selfishness, of putting self first, of trampling upon the feelings or the rights of others. Impoliteness is an ugly quality.

Nor does it pay. It arouses the resentment in others. It creates antagonism. It repels friendship. It does not attract.

"The spirit of politeness," to use the fitting language of La Bruyere, "consists in making others, through our words and manner, pleased with us and with themselves." And again, "A man's qualities must be very great indeed to be able to do without politeness."

Employers to-day give preference to employees who are polite, who know how to please, who know how to win goodwill, who attract rather than repel.

POLITENESS

Competition is so keen to-day, there is so much standardized merchandise, there are so many places where one's wants can be supplied, that the success or failure of a business may depend on the ability of employees to please customers or clients.

Courtesy—another name for politeness—costs nothing, but can gain much both for an individual and for an organization.

The greatest industrial enterprise in the world, the United States Steel Corporation, is noted for the courtesy it consistently shows towards not only its customers, but towards its competitors, while this same spirit of thoughtfulness and consideration is extended also to its quarter of a million workers.

The next largest industrial employer in the country, the American Telephone Company, will not retain a single employee who cannot learn to be polite. Persistent rudeness brings dismissal.

The extreme unpopularity of the New York subway management is due in large measure to the rough, unmannerly, domineering character of the management which has contaminated many of the employees who come into contact with the public.

Theodore Roosevelt, privately, is one of the most polite and mannerly citizens in the United States, notwithstanding the pugilistic nature of many of his public utterances.

Ex-President Taft is likewise the personification of politeness.

So are some of our most successful men of affairs, such as Charles M. Schwab, J. Ogden Armour, George Eastman, John D. Rockefeller, E. H. Gary, Seward Prosser, Frank A. Vanderlip, James Speyer, Cyrus H. McCormick, H. P. Davison, Charles H. Sabin, H. C. Frick, James A. Farrell, Daniel Willard,

Paul M. Warburg, John H. Patterson, Jacob H. Schiff.

The rough-and-tumble of life has not crushed out courtesy and politeness from these giants.

Politeness has been the passport to many a young man's success. A man recently died and was accorded columns and columns in the press, his funeral was attended by leaders in every walk of life, and President Wilson joined in sending condolences. This man was once a dishwasher in a restaurant but through an act of politeness he was enabled to become the most prominent hotelkeeper in America—George Boldt of the Waldorf-Astoria.

Numberless financial and business leaders have chosen as private secretaries clerks who were distinguished by their good manners, and private secretaryships have very often proved stepping-stones to higher things.

Universities in the olden days paid most attention to turning out gentle-men, men of polished manners, men taught to have regard for the feelings and the comfort of others.

Our modern colleges pay too little attention to teaching this everyday, humble quality of politeness with the result that many youths emerge bumptious, arrogant, forward, conceited, and inconsiderate of others.

The highest success in nearly every walk of life depends upon one's standing with others, upon the esteem in which one is held, upon the impression one's actions make upon others.

No universally unpopular person could ever become President of the United States. Not only so, but great industrial corporations, large railroad systems, influential financial institutions and the

like will not to-day choose as president a man disliked by his fellows or by the public, no matter what his technical fitness may be.

W. E. Corey was dropped from the presidency of the Steel Corporation solely because he aroused the ire of the public by his unhappy domestic escapade.

The Vanderbilts no longer occupy a dominant place in either the railroad or the financial world, not so much because they lack ability, as because their uppishness and purse-pride brought them into general disfavor.

Rudeness is not, as many misguided individuals seem to think, a mark of superiority. It is rather a sign of poor commonsense, of lack of thought, of failure to grasp the fundamental realities of life and of humanity.

We talk of a person's "innate courtesy"; we sometimes say that "politeness is inbred."

But courtesy can be cultivated.

Courtesy and politeness are the flower and fruit of right thinking, of regard for others, of humane impulses.

Says the Bible: "The first shall be last and the last shall be first." That is a warning against impoliteness, against the undue thrusting of one's self forward, against bumptiousness, against pushing others aside in order that we may get ahead of them, against, in short, bad manners.

Nothing is more winsome in a child than politeness, and nothing more repellent than cheekiness.

In adults we are coming to attach more and more importance to this same quality of politeness, for as civilization advances, boorishness becomes more and more taboo.

Said one of the most prominent German-Ameri-

cans in this country on returning from a visit to the Fatherland just before the war began: "I was pained to find the superior airs put on by the wealthy people over there. Their manners were positively objectionable. They were so blustering and proud and domineering that I told some of them that I feared the Germans were riding for a fall—they were living examples of the pride that goeth before a fall." His words proved tragically prophetic.

The execration, the hate, the loathing in which Germany is held to-day is due in no small measure to the utter lack of courtesy and politeness they have manifested throughout the war. They have acted more like fiends than Christians. It is their savagery, their barbarity, their cruelty which will keep them outside the pale of civilized human society for many years to come.

Politeness is a pleasing form of kindness—and nothing commends itself more than kindness.

The impolite person is invariably grouchy, discontented, unhappy.

Impoliteness and pessimism go hand in hand.

Politeness and cheerfulness are twin brothers.

Grouchiness and pessimism make for failure.

Politeness makes for success.

Cultivate politeness.

How You Can Develop the Habit of Politeness

Politeness is not a coat that can be put on and taken off at will, but an innate habit of mind, an attitude toward all other human beings which becomes instinctive. The cultivation and test of politeness, therefore, is best judged by the way you treat the poorest and meanest persons around you.

Are you always considerate of the office-boy, or don't you think he counts? The elevator man? The old lady who comes into the store to buy ten cents' worth of darning cotton? The person whose politeness is shaky invariably thinks those humble subordinates do not count and speaks to them in a brusque, bossy way. Do you? You know.

The American "Service" idea of business is nothing more than the perpetual feeling of subordination and attentive kindness to all classes of customers, not merely to the big and important customers. The old-world idea of business was the aristocratic idea of toadying to the big customer and ignoring or slighting the humble customer. The democratic principle is treating all exactly alike at all times.

Look at the enormous business of the five and ten cent stores! That shows what enough small customers will do for any business man. And you never can tell when a small customer will become a big customer. Politeness in business is, therefore, a matter, not of treating the big customer well, but of treating the poorest and humblest customer JUST as well as the small customer.

Do you treat your small customers on a real

level of equality with your best customers? You know. Answer the question honestly.

The office-boy, the stenographer, and the elevator-man, or the meanest little customer who comes into your store, these are the people on whom you can practice politeness till you cultivate a real habit. They will not mind your awkwardness at first—in fact, they will appreciate *anything* you do for them.

Resolve this day that you will make yourself tremendously popular with the poorest and meanest employees about your place of business, and you will have taken the first step toward cultivating true politeness. It will carry over into all your business transactions and will actually pay bigger dividends than almost anything else you can do. It will be that intangible thing that will "make people FEEL like doing business with you," and people do business chiefly because they feel like it, not because of any logical reason.

Do you feel that you like the people you deal with? If you don't like them very much you may be sure they don't like you very much. If you learn to like them more, if you try hard to like them, some intangible messenger will influence them and they will begin to try to like you.

Will you do that to-day? And resolve to keep at it every day?

Some people lack politeness because of absorption in their business, absent-mindedness, thoughtlessness. They are really kind at heart, but they haven't been made to stop and think how necessary it is to show it.

Are you of that kind?

If you are, just stop and see if you haven't been overlooking something and if it won't pay you to

take some time to make an effort to show your good-will more clearly and habitually.

Will you settle that point right now?

But perhaps you are so busy you can't possibly take the time to be polite to everybody. Is that your case? Do you feel that is a good excuse for snubbing a good many people?

Stop. If you haven't time to be polite yourself, hire somebody to be polite for you. Anybody so busy that he can't stop to be polite can certainly afford to hire a secretary who will make a business of being kind, considerate, and polite to everyone who comes to see his superior.

Have you instructed your secretary *carefully* not to copy your manners but to be a great deal more polite to all the poor people who come to your office than you have time to be?

If you haven't given such instructions, you are yourself deficient in politeness.

This is a hard subject to be honest about. Have you been strictly honest with yourself in checking yourself up on it?

INITIATIVE

"I spent fifteen million dollars experimenting with one process which had been turned down by every other steel company in the United States," Charles M. Schwab, creator of America's super-Krupps, once told me by way of illustrating the part which daring and initiative had played in his career.

Initiative is in business what radium is among metals—the rarest and most valuable.

America has been blessed beyond all other modern nations in industrial, in transportation and in manufacturing initiative.

What gave America a transportation system compared with which the systems of the rest of the world are miniature playthings? The initiative, the courage and the determination of such pioneers as Huntington, Hill, Cassatt, Harriman, not to omit McAdoo of Hudson Tunnel fame.

What gave America world's mastery of the photographic industry and of film manufacture? The initiative, mainly, of George Eastman, first in producing superior dry-plates, next in evolving unequaled cameras, and lastly, in bringing about the first workable process for the making of films suitable for Edison's moving-picture invention.

What has enabled America to supply the world with cash registers? The ceaseless initiative of John H. Patterson, later the "Savior of Dayton."

What gave and gives America leadership in man-

ufacturing typewriters for the civilized world? The initiative and enterprise of our Remingtons, our Underwoods, and other progressive men of business.

What has knit the world together by telegraph and by telephone? The initiative of Morse and Field and Bell and Vail, American citizens all.

Is not the greatest lay-figure of the two hemispheres to-day our revered Edison, the personification of initiative?

High-speed railway travel was made safe by another American only a little less entitled to fame, George Westinghouse, whose initiative blazed the trail in applying air to powerful brakes.

Very silently progress is being made in rail-joining the two American continents through the initiative of a modest, retiring native of Brooklyn, Minor C. Keith, whose achievements will one day be more honored than they are by us, his contemporaries.

America, in the eyes of the world, typifies above all else this quality of initiative.

America, indeed, owes its very birth to initiative, for if ever mortal man displayed initiative and refused to forswear it that mortal was Christopher Columbus.

The greatest successes are nearly all the fruit of initiative.

The opposite, the antithesis of initiative, is imitation—and in what derision and contempt are imitators held! "Copy Cats" they are sneeringly dubbed by the populace.

Why do we hold in such high esteem the achievements of the Wright brothers? Because they were illustrious examples of initiative and tenacity.

Henry Ford's place and popularity are due in no small measure to his initiative in his chosen field.

In this world war the cry has been, "Give us men of initiative!" Said a notable General confronting the German trenches on the Western front: "I don't know what Napoleon would have done to overcome trenches, *but I know he would have discovered some means.*"

Modern war is largely a contest of initiative, of inventing new weapons of destruction and of inventing antidotes therefor.

The world has imitators a-plenty.

The demand is for initiators, not imitators—for leaders, not followers.

"Where there is no vision, the people perish," says the Sacred Book. Christ Himself was the greatest exponent of initiative the earth has ever known.

Ideas are the most valuable commodity in the world to-day.

And ideas are born of initiative, the children of men and women of initiative.

The concern headed by a man of initiative is always one jump ahead of its competitor headed by an imitator.

Advancement is applied initiative.

Most qualities can be acquired; some, it would almost appear, have to be born in a person.

Initiative is one quality hard to develop unless the original brain-soil be favorable.

Present-day conditions, however, have stirred initiative as never before. A thousand and one new problems in manufacturing, in transportation, in management are arising daily for solution. These problems cannot be overcome by the adoption of

old rules, old formulas, old devices. They call for original thinking, for resourcefulness, for initiative.

"My competitors are all wondering how I can get goods from the Orient to New York," said a live-wire young importer. "The railroad embargo and other obstacles have proved too much for them. Of course, I am not telling them how it's done." But he told me—and it was nothing but an example of brilliant initiative born of knowledge of every phase of his business.

That's really the main secret of initiative—knowledge, mastery of your business, *plus* dogged determination to ponder every difficulty until the brain evolves a remedy.

Nations and corporations are to-day setting an unprecedented premium upon initiative, upon the power to originate new, workable devices or schemes, upon the power to readjust successfully the old order to the new, upon the power to evolve order out of the chaos caused by the world war.

The occasion begets the man, 'tis said. This is the occasion *par excellence* for begetting initiative.

But this quality, this power of initiative, will not descend from the clouds and alight upon individuals by chance: it will come and will function only where preparation has been made to attract and to receive it.

Expressed differently, initiative is not wholly a heaven-sent gift, but is largely the fruit of study, of the exercise of imagination, of a spirit of daring, of clear thinking—in short, of knowing how.

The war is re-shuffling the whole deck of cards. Rather, it would be a better simile to say that the war is winnowing the human wheat from the human chaff in every land. Old reputations are tumbling daily and new reputations are arising.

The supreme test in the higher reaches is: Has he initiative? Can he think up a better way to do it than it has ever been done before? Can he invent some new, effective method? Can he outthink the enemy—that is, competitors?

General Goethals, builder of the Panama Canal and later appointed Quartermaster of America's entire army, a job bristling with novel problems which called for prompt solution, thus admonishes those who lack initiative: "When do you expect to do the wonderful things you are dreaming about? Why don't you begin? What are you waiting for? Where is your courage? Haven't you any dare in your nature? Why don't you start? Are you waiting for a good thing to come to you, waiting for influence, for pull, for someone to help you? My friend, you never will get anywhere unless you launch out, take chances, unless you are willing to run the risk of failure. If procrastination runs in your blood; if you have formed the habit of putting off, of deliberating, waiting for better conditions, you will never get anywhere in the world. The first thing is to begin. The world is full of people who are either failures or who are plodding along in mediocrity because they didn't care to begin, to launch out. Didn't dare to begin would make a fitting epitaph for millions of nobodies, millions of failures."

Said the wise Elbert Hubbard: "The world bestows its big prizes, both in money and honors, for but one thing. And that is initiative."

Immelman won imperishable glory as an aviator largely because he originated new tricks which confounded his opponents of the air.

Sir Eric Geddes, the man placed in charge of Britain's whole navy, was little known before the war;

but he had ideas and he insisted upon bringing them to the notice of the Government, and it finally gave him a subordinate post. He displayed such initiative that he rose step by step until he won the highest place in the greatest navy in the world.

America has produced relatively few instances of obscure men rising to dazzling heights at Washington since we entered the war, but this is at least partly due to the bureaucratic methods, the red-tapeism, the wooden officialdom which have prevailed. Even so, tasks of no mean order have been accomplished by business men—and more will follow now that organizers are being given a free hand.

Promotions never have been so rapid either in military or business life as during the last year. The demand is for fellows who can think for themselves, who can grapple with new conditions, who can initiate new methods or processes, who can blaze new trails.

Throw off the shackles of precedent; cast loose from the chains of custom. Say to yourself: "Everything is changing. How can I become a leader and a master of the new order, instead of letting the new order master me?"

The rivers of business and of life are swiftly changing their courses. Are you simply to float with them, to be stranded you know not where?

Or are you to address yourself with all your might —first, to taking your bearings afresh, then striking out for some prized goal?

Don't be a lazy floater.
Be a strong swimmer.
Don't be a follower.
Be a leader.
Don't imitate.
Initiate.

How You Can Test Your Power of Initiative

Initiative is probably worth more money to the man who has it backed up by other qualities than any other one factor. The first man in the field skims the cream, and the second man who copies him and plays second fiddle must be content to grub for just a fair margin of profit. Occasionally the second man takes the initiative away from the first, but that is because in reality he has more initiative in detail than the original inventor. The first man in the field ought to make a big fortune, and very often does. That is about the only way really big fortunes are legitimately made.

Initiative is a compound of several qualities—primarily, judgment, ideals, and courage. If you haven't these three, you can't possibly have initiative. But if you do have them, initiative is something more—it is judgment and courage applied practically to the realization of a big or little ideal that is of some practical use to someone, and it never fails to support these with any other personal quality that may be required, such as persistence, enthusiasm, honesty, will-power, teamwork, or whatever it may be.

Initiative begins with little things, never with big. The initiative that leads to a fortune is invariably but an accumulation of scores or hundreds of smaller independent original efforts. The new office-boy sees a chair out of place, a hat fallen on the floor, an inkwell that is empty, a pen that is broken: he immediately attends to the matter without being told, and his boss says "That boy has initiative." If he waits to be told, he lacks in-

itiative. The stenographer who sees a word in a letter she is writing which does not make sense to her and has the good judgment and courage not to change it at a guess but to inquire whether it ought not to be changed before she writes it down has initiative; but the stenographer who writes the word down and then says, "I thought that's what you said," is lacking both judgment and self-reliance or courage. If you are an employee, high or low, do you wait to be told, or do you proceed to do what you know ought to be done or to find out about it if you are in doubt?

Initiative in business has a fund for experiments and is willing to lose a good deal of money and do a good deal of hard work which comes to nothing to find some way at last of serving customers more efficiently than any one else on earth can serve them. Initiative says, "I want a monopoly—I want to be first in my class, not the second—I want to have a pleasanter smile for my customers than any one else (without being sickishly sweet), I want to be a few hours ahead of every one else in deliveries, I want to have the cheapest goods in the market or I want to have the highest quality (Both the cheapest department store on State Street in Chicago and the store with the highest quality of goods even up to dinner plates at $100 each make big money, but the store with the highest quality makes most). Go over your business detail by detail and see if you are first or second. If you find any point where you know you are inferior, strike out for yourself and see how you can beat every one else. You will have to *think*, you'll have to *work*, you'll have to *stick to it*—but in the end you will prove you have *initiative*.

Write down these points one by one according to your best *judgment*. Then go out to realize your *ideals* with all the *will-power* you can muster.

If this course is of any use to you, here is the chance to prove it—one little point at a time. Will you do it?

HONESTY

Honesty is the cornerstone of character.

If a man be not honest, he is nothing.

Yet this homely virtue, as old as history, is being re-discovered and re-enthroned.

Honesty used to be disregarded in business, in politics, in diplomacy.

Twenty-five years ago corporations and their creators did things they would not dream of doing to-day, because our standards of honesty have risen.

Political huggermuggering that was sanctioned a generation ago would not be tolerated now and would, if attempted, lead to defeat, disgrace and prison.

Even diplomacy is now called upon to come into the open, to be honest, straightforward, ethical.

Honesty no longer means simply keeping within the law, keeping out of jail, keeping out of trouble.

To-day's standard of honesty is higher than that.

The honest man or woman now seeks not merely to avoid criminal or illegal acts, but to be scrupulously fair, upright, fearless in both action and expression.

Since starting this homily on a subject almost as ancient as the hills, I opened a book containing a definition of honesty, and found that honesty means more than can be expressed in two or three

words. Here are the meanings it gives of "Honest" and "Honesty":

"*Honest.*—Honorable, fair, straightforward, equitable, open, free from fraud, faithful to contract, according to agreement, just as represented.

Upright, virtuous, conscientious, just, true, fair, reliable, trusty, trustworthy, observant of obligations, that stand by one's word, as good as one's word.

Genuine, free from shams, thorough, faithful.

Reputable, respectable, creditable, suitable, proper.

Decent, chaste, virtuous.

Sincere, candid, frank, unreserved, ingenuous.

Honesty.—Integrity, probity, uprightness, fairness, justice, equity, trustiness, fidelity, faithfulness, honor, freedom from fraud.

Truthfulness, truth, veracity, observance of one's word.

Genuineness, thoroughness.

Honor, chastity, virtue.

Sincerity, candor, frankness, ingenuousness, truth, truthfulness, openness, unreserve, plain dealing."

Can you measure up to that full-length definition of what honesty means?

The other day I was in a great banking house. Visitor after visitor was told that a certain partner was not in. From where I sat I could see him at his desk.

A boy who applied for a situation years ago had the duties enumerated to him by the employer. Among other things, he was told he would have to lie. "How much salary do you want?" finally asked the boss.

"Ten thousand dollars a year," promptly replied the lad, rising.

"What? What d'ye mean?" asked the astounded employer.

"I mean that you couldn't pay me to become a liar for you," retorted the plucky boy as he shook the dust of the office from his feet.

Happily, the demand for liars is falling off. Fewer employers are now dishonest—and the honest employer does not engage dishonest employees.

The best market to-day is for honest men.

Dishonesty used to be recognized as a poor policy only in copybooks. To-day it is being recognized as a poor policy throughout the whole world of affairs.

E. H. Gary aroused derision among some of the Steel Trust's old-school directors when he first let them understand that the whole business, in all its relations with the public, legislatures, labor, competitors and customers, would be conducted with scrupulous above boardness and honesty. And when he discovered that certain directors sneaked out of the board room to speculate in the corporation's stocks as soon as the quarterly statement of earnings was handed them, Gary boldly changed the hour of the meeting to insure that the Stock Exchange would be closed before the figures were placed in the hands of the directors. In this way the newspapers and the public received the information many hours before it could be acted on in the stock market.

That action called for a rare brand of honesty—for something more than honesty, indeed; it called for a high degree of courage.

Honesty comes easy to those who—well, to those who are honest.

Dishonesty most often springs from avarice and cowardice.

"Oh, what a tangled web we weave when first we practice to deceive," is true.

Inordinate greed usually begets some form of dishonesty, and then dishonesty breeds cowardice, for "the guilty fleeth when no man pursueth."

It is seldom hard to be brave when you have nothing to hide.

You rarely have to lie when you have been scrupulously honest in the widest sense of the term.

The person who can preserve unimpeachable honesty in every walk and phase of life will be immune from half the temptations and sins of life. The person who falls from honesty finds that one false step leads to another and then another.

Napoleon's thefts of Europe's richest treasures of art brought him almost as much opprobrium as all his inhuman butcheries.

The ire of the world has been aroused in these latter days by the rapacious looting perpetrated by the "flower" of Germany's military aristocrats.

No name in American industry is more despised than that of Horace Havemeyer of Sugar Trust infamy. And, fittingly, his dishonesty led to an ignominious end—by his own hand, it was privately whispered.

Looting of railroads, traction companies or industrial corporations by financial freebooters is no longer in vogue. The Moores, the Reids, the Ryans, the Yoakums are not types held in high esteem under the present-day code of ethics.

Having—either voluntarily or involuntarily,

though mostly voluntarily—turned honest themselves, powerful directorates now want nothing but honest executives and honest employees.

Employers have learned that employees who will act dishonestly for them will, when opportunity arises, act dishonestly by them. The employee who will cheat a customer will as readily cheat a boss, for dishonesty and disloyalty go hand-in-hand.

The young man who aspires to succeed must first recognize and realize that he must pursue a rigidly honest course, that he cannot do the right thing for an employer by doing the wrong thing for himself.

It is not enough that he refrain from stealing, that he eschew cheating, that he does not "beat the clock."

He must let it sink into his heart and soul that it is dishonest for him to so spend an evening that he is not capable next day of rendering the very best service that is in him.

He must feel that, to be one hundred per cent. honest with his employer, he must utilize a reasonable portion of his own time to fit him to discharge his duties better day by day and month by month.

He must imbibe the idea that he cannot do his best by his employer unless he does the best possible by himself—by self-education, by self-discipline, by taking rational recreation, by thinking stimulating thoughts, by keeping his eye on the ball whether at work or at play.

To mistreat oneself is dishonest both to self and to employer.

Only you can tell whether you are in all things honest.

Said the veteran E. P. Ripley, president and

upbuilder of the Atchison, Topeka & Santa Fé Railway, when I spoke to him on this subject:

"While theoretically an employee is judged solely by his record when on duty and no systematic effort is made to keep tab on his habits when off duty, yet if he is given to late hours of dissipation his appearance and his work are apt to show it, and naturally the employee's chief will not feel inclined to promote a young man of bad habits."

Yes, honesty means more than the dictionary or any book of synonyms expresses.

What passed for honesty in the business world even a few years ago would not stand the test of to-day. Says A. C. Bedford, head of the Standard Oil Company: "Unless business is conducted in a fair and honorable manner it will close in the long run. I would urge a young man going into business to cultivate, first a fine sentiment of honor, that is, a principle of action in conformity with the highest standards of duty and obligation set by the social sentiment of any time and place. But remember that conditions change. Matters which were considered permissible twenty years ago would be condemned to-day. This is due to an advancement of the moral thought and a better general conception of the higher ideals. The Bible is the best possible guide for conduct."

Christian Girl, asked the qualities he sought in choosing aides, replied: "I want honesty, enthusiasm and genuine intelligence." You will note that honesty was put first.

"Absolute honesty and integrity" Robert Dollar lays down as the foundation on which every genuinely successful career must be built.

Honesty now must be four-square.

It must embrace activities of the mind as well as the hand.

It must not merely measure up to the outward civil law, but to the inward moral law.

"I don't want smart Alecks; I want only plain, hard-working honest fellows," Frank A. Vanderlip told me in describing the kind of men he picks to fill $25,000-a-year jobs.

Smartness used to be at a premium and uncompromising honesty at a discount.

To-day smartness is at a discount and honesty at a premium.

To be able to sell your services at a premium you now must be first, last and all the time honest.

No employer—nor any one else—has any regard in his inmost heart for the person who is dishonest.

And, most important of all, the dishonest person, when indulging in reflection in the still, quiet hours of a wakeful night, has no regard for himself.

Honesty pays dividends both in dollars and in peace of mind.

Dishonesty is the very worst policy.

How You Can Develop Essential Business Honesty

The attitude of service carries with it complete personal honesty, though we naturally think of service as applying to customers in our business, while we think of honesty as applying to our various personal relations, particularly towards the people from whom we buy and whom we must pay in money. For convenience we will treat this lesson as a question of your attitude as a customer, as a buyer, or as an employee of a business concern.

We all of us assume various obligations. Some of these obligations we assume voluntarily and with full intention to pay value for what we receive. Other obligations we slip into weakly, we are overpersuaded, or we assume them without realizing just what they involve; or conditions change. It is a natural human tendency to want to escape paying the natural penalty for all our little mistakes and weaknesses, and that is where our honesty is tried. Very few embezzlers deliberately plan to take money from their employers. In order to become an embezzler a person has to get into difficulties of one sort or another through weakness. When he finds himself sewed up so tight on several different sides that he can't see any other way out, he takes money. The powder train was laid in the first weak indulgencies, and a very great many of us are incipient embezzlers, we have allowed ourselves to slip a little here and a little there, feeling sure we shall never go over the line. Let us take stock of ourselves and see just where we do stand, just how honest we actually are. As a matter of fact, there are

no degrees of personal integrity—we are either all sound or the rot that has started will soon eat us up.

The great point about honesty is that it is a purely personal affair. Many people think that if nobody knows, and especially if nobody cares, there is no great harm in what we do. But *we know*, and when we begin to let ourselves waver we are gone, we have got tuberculosis of the soul and it will take heroic treatment to save ourselves. If that is your condition, the quicker you take this lesson to heart the better.

Take a sheet of paper and write down truthful answers to these questions:

Have you ever accepted presents of any sort from anybody who wanted to sell goods to your employer? If you have you are guilty of accepting bribes, no matter how many other people do it, no matter how openly it is done, no matter how harmless you persuade yourself it is.

Do you systematically delay paying your bills when you have the money, so as to have a little longer use of the money at the expense of the other fellow? Well-to-do people often do that, and they persuade themselves it is carelessness on their part and the neglect has come simply because they haven't time to bother; but just the same it takes that which belongs to someone else, and it is an honest duty to take the time to bother to pay one's bills as promptly as possible.

If you are working on a salary and suddenly find yourself alone and entirely unwatched, and know that no one is going to check your work up, do you have a queer feeling of freedom, a feeling that you don't have to work and can knock off for a little smoke, or something of that sort? Any employee

who does not have the same sense of responsibility to his work at all times is at least subject to temptation to dishonesty and ought to take himself in hand without delay.

These are merely suggestive questions. You must write up your own particular record in your own way.

HEALTH

Good health is as necessary for the winning of the war as good guns, good shells, good airplanes.

But we must have good health at home as well as in the trenches, for our second line of defense is the productivity of those who remain at home—yea, our first line of defense, on the battlefront, could not be maintained were this other line to give way.

Poor health threatens to hasten the collapse of Germany and her vassal allies, for all reports record semi-starvation and rampant disease in Germany, Austria-Hungary, and Turkey.

So far, the health of enemy armies has been maintained—at the expense of the civilian populations; but there are multiplying symptoms that the health as well as the morale of the Teutonic soldiers is now giving way. A sick army cannot fight.

One of the finest tributes paid America is the universal testimony that the physique and the health of our soldiers are superior to those of any other army in Europe.

Wars are won, in the final analysis, by whichever side can longest maintain in the field an adequate, thoroughly-equipped army of able-bodied, healthy men.

The health of our soldiers is being safeguarded as the health of no other army in history was ever safeguarded.

But what of all those of us who stay behind? Do

we realize the importance of maintaining our health and the sinfulness of contracting avoidable sickness?

Now as never before one's health is not merely a personal matter. It is not merely a religious matter. It is not merely a duty to one's employer. It is not merely a duty to one's offspring.

Our health is now of vital military concern.

How? Why?

First: Only healthy persons can produce the things necessary for the equipment and sustenance of our armed forces on the battlefields.

Second: Every case of sickness at home absorbs the time and attention of doctors and nurses who are thereby prevented from devoting their services to military purposes.

Ill-health saps the vitality alike of the individual and of the nation.

Sound health is an essential asset when a nation is consecrating all its strength to a life-or-death struggle with an enemy of tremendous power.

At one stage grave alarm was felt in Britain over the serious falling-off in the output of direly-needed war materials. Investigation revealed that abnormally long hours and seven-day working weeks were impairing the vitality, the efficiency, and the health of the nation's workers, and in order to reinvigorate the population shorter hours and less onerous working conditions were decreed by the Government. Had the health of Britain been irreparably undermined, the war might have been lost before ever America had struck a blow.

The real wealth, as well as the real power, of a nation, in war or peace, consists less in its material possessions than in its population of healthy citi-

zens—its sturdy manhood, its robust womanhood, its happy, healthy children.

Only strong, healthy men, clear of eye, steady of nerve, can lie by the hour in trenches and pick off enemy soldiers with all the consummate skill of the trained sharpshooter. Only such physically fit men can man and aim giant guns with the most delicate precision, as called for by modern warfare conditions. Only such men can successfully meet trained enemies in flying machines, in tanks or in hand-to-hand encounters.

Every sick soldier is a drain upon an army. Every sick civilian is a drain upon a country.

The sick consume and do not produce. They consume not only food and medical supplies; but they consume the time and the services of physicians and nurses and servants.

To become sick when ordinary prudence could have avoided it is, in this time of war, unpatriotic. It is a crime against the State. It helps the enemy.

Seneca, one of the wisest of the ancients, aptly declared: "Men do not die; they kill themselves."

The New York Bureau of Public Health recently exhorted: "Keep well; don't have to get well."

Man consists of body and mind (or soul). The body is the instrument given us for carrying out the dictates, the mandates, the orders of the mind.

But if our instruments are out of gear, if we have allowed them to fall into disrepair, they cannot fulfil the commands of the mind.

Says the poet:

> Nor love nor honor, wealth nor power
> Can give the heart a cheerful hour
> When health is lost. Be timely wise;
> With health all taste of pleasure flies.

Health means efficiency.

Sickness means inefficiency.

Health means optimism, cheerfulness, happiness, the joy of living.

Sickness means pessimism, depression, pain, grouchiness.

Health begets courage and daring and achievement.

Sickness begets nervousness and fear and failure.

Health vitalizes and energizes.

Sickness saps and debilitates.

The person who is sick is too much engrossed in his or her own aches and ailments to think much or do much for others.

What Gorgas did at Panama is ranked by many as more important for mankind than what Goethals did. Goethals demonstrated to the world that a canal could be built there; Gorgas demonstrated that science could make a fever-soaked, disease-ridden country healthful and habitable.

Without health neither nation nor individual can reach the highest heights.

Health is our most-precious but least-cherished, most-abused possession.

Probably three-fourths of all sickness is self-imposed, brought on by some form of unwise, indiscreet or thoughtless action of our own, aggravated in certain cases by inherited weaknesses due to the sins of our fathers "even to the third and fourth generations."

"To lengthen thy life, lessen thy meals," exhorted Benjamin Franklin, and there is truth in his quip.

Again to quote New York City's Health Department: "Public health is purchasable. Within natural limitations, a community can determine its own death-rate."

No subject of equal importance has been so shamefully neglected in the past by nations, by corporations, by individuals.

Three million persons in the United States are seriously ill at all times, costing the country, it is computed, $6,000,000,000, or more than all the actual money—gold, silver and bills—in circulation!

But a tocsin has been sounded. War has been declared against all the forces which bring on ill-health. The medical examination of the millions of men of draft age has opened the nation's eyes to the need for preventive measures throughout the whole land.

The supreme value of sound health and strong physique has been driven home as never before.

Health, we have all suddenly learned, is not merely the highest form of wealth the individual can possess, but is the basis of our power to resist foreign foes, the basis of our national security and safety, the basis of our place among the peoples of the earth.

How many of us conserve our health with the same care that we conserve our capital? Yet what is the dissipation of money compared with the dissipation of our vitality, our health, our life?

We insist upon keeping our automobile in proper working order. We see to it that our piano is kept in tune. We take pains to have a proper edge put upon our razor.

Are we equally careful to see that our bodies are kept in proper working order, our health in perfect tune, our mentality keen as a razor edge?

Yet the one great aim of every Government and every individual is or should be to attain what an early sage termed, "A sound mind in a sound body."

Without a sound body there is little likelihood of

preserving a sound mind, for we all know from stern experience that if we abuse our bodies, if we become over-fatigued, if we feel out of sorts physically, our minds will not act with spontaneity, with vigor, with relish, but become lackadaisical, indifferent, lazy, inefficient.

Just as the army is rejecting men who are not in prime health, so employers are now rejecting workers who are not physically fit.

The practice of subjecting every applicant for work to a thorough medical examination is being adopted by large employers all over the country, and the results are so valuable that in time this custom will become universal. Annual or semi-annual physical examinations of all employees are also being instituted by progressive organizations, with excellent consequences morally as well as physically and financially. How can one best husband health?

"Good morals mean good health," it has been well said.

Here are ten simple "Health Commandments":

GOOD HABITS.
GOOD FOOD.
PLENTY OF SLEEP.
FRESH AIR—AND BREATHE IT DEEPLY.
PLENTY OF EXERCISE.
LOTS OF WATER—OUTSIDE AND IN.
SENSIBLE CLOTHING.
RIGHT THOUGHTS.
WORK.
DON'T WORRY.

And it is well to remember, as Herbert Spencer expressed it, that "To be a good animal is the first requisite to success in life."

How You May Develop Robust Health

Of course some of us are born with a strong constitution and some with a weak vitality. It is too late to avoid that, but each of us can make the best of what he has, and there is no question in the world that the poorest wreck can, with skill and care, be made quite a respectable body. The great majority of us are in fairly good natural condition if we only make the most of what we have. Our trouble is the development of bad habits that we do not seem able to break, or bad conditions which we do not seem able to break away from.

Do you really know—have you ever thought—what the facts actually are about your physical condition? Most people never do think until some great illness compels them to take a personal inventory, and then it is often too late to make much out of the bodies that have long been sadly abused. Isn't it foolish for you to wait till that time comes? Won't you check up your physical condition now with me—or with the help of an expert medical man if you feel you need one?

How are your muscles? Can you run a mile at a dog trot, and pull up your weight as you hook your fingers over the top of the door lintel, or lie flat on your back and sit up ten times in fairly quick succession? If you can, your muscles are in pretty good shape. If you cannot you need systematic muscular exercise, taking one set of muscles and going over your body. Fifteen minutes every morning, or an equivalent amount in the right sort of varied sport every week, will make you all right.

How is your digestion? Free, healthy, and

regular, weight normal and not going down? Or do you suffer from gas, constipation, loss of weight, or anything of that sort? Do you take digestion medicine? Any one who takes medicine is in a bad way. The one and only cure for digestive trouble, the complete and the surest cure, is proper food—simple, moderate in amount, with a good share of fruit and greenstuffs rich in vitamines, a good amount of roughage, such as bran and coarse cereals, and much less meat than most Americans eat, and much less sugar than most young people like.

How are your lungs? Do you have colds in winter? It's your own fault if you have colds, and colds lead to pneumonia and tuberculosis, the two greatest scourges in America to-day. First see if your chest expansion is three or four inches as it ought to be. Then sleep out of doors, and sit during the day in your office in a regular current of air (you will doubtless have to learn to do this by degrees, but you can do it with a little practice).

How are your nerves? Do you sleep well? Do you worry? What you need is nerve rest, relaxation, recreation, social pleasures—anything that will regularly and systematically let up the constant and steady tension of the nervous strain, with a normal amount of sleep (not too little or too much). You can get all of these if you make a business of going after them, and still not make any radical change in your mode of life.

Many a person says he hasn't time for exercise (three hours a week of the right kind of exercise will keep him in good shape, and you mean to say one can't spend three hours a week?); he can't control his diet—he has to eat what the boarding-house furnishes (but that person hasn't initiative);

he can't stand cold fresh air, and doesn't know how to relax his nerves (though if he went out and dug a ditch till he sweated his nerves would be relaxed all right). Are you of that nambypamby kind? You won't admit it! Then it is up to you if you are weak under any one of those four great heads to reform to-day—this minute.

LANGUAGE

Your tongue is your rudder.

It steers your course through life.

Your tongue is also the index to your mentality.

It tells whether you are educated or uneducated, vulgar or refined, careful or careless, painstaking or slipshod.

The Bible calls it an "unruly member," so hard is it to control.

Yet without control of the tongue no one can hope to rise to permanent success.

To gain mastery of the tongue and of speech is essential to growth and advancement.

Learn when you open your mouth not to "put your foot in it."

Put your whole self, your best self, in it.

Our tongue is our daily and hourly advertisement.

By our tongue we constantly proclaim what we are, what we have to offer.

If we are loud and empty as a drum our tongue reveals the fact.

If we are uncultured, inwardly uncouth, our speech betrays us.

If we are mentally lazy, lackadaisical and untidy, lo! the "unruly member" proclaims so.

On the other hand, if we are keen, alert, precise; if our heads are stocked with knowledge and our minds are fountains of wisdom, our speech will prove a faithful interpreter.

The art of conversation is the most important and most neglected of all arts.

It is also allied with the art of written expression.

And these two arts—speaking and writing—form a very large part of the whole of human activities, business as well as social.

Many a youth has won advancement because of his correct speech or his ability as a letter writer.

Many a man and woman have risen in society because of the charm of their conversation.

In public life the art of oratory is essential to the highest success.

Why, therefore, is so little attention paid to cultivating proper lingual habits?

Chiefly because the importance of correct speaking is not generally recognized.

A person will sit and chew the end of a pen for five minutes, thinking how to write a simple sentence; yet the same person will rattle off a dozen verbal sentences in thirty seconds.

The explanation is that the importance of *writing* grammatically is understood, but the importance of *speaking* grammatically is not understood.

Also many people are too lazy to take the trouble to form correct sentences when talking. They pour out whatever words come rushing to the tip of the tongue, utterly regardless of the suitability of the words to express the meaning intended.

Illiterate persons usually have a few stock phrases which they use over and over again no matter how inapt the phrases often may be. They simply can't be bothered trying to think which words ought to be used.

But even educated persons, young and old, are

often guilty of interlarding their speech with hackneyed, inappropriate slang phrases.

"Cheese it!" "You betcha!" "Believe me." "You said something." "I ain't." "Search me." "Ain't that the limit?" "Forget it." "You're dippy." "You're talking through your hat." "Listen!" "Your trolley's twisted"—these are samples of frequently-used expressions which one should avoid.

Many persons adopt one or two superlative adjectives or exclamations and misuse them every hour of the day. Girls are more prone than boys to fall into this slovenly, senseless, unattractive habit.

What is the basic reason for neglecting to cultivate correct speech?

Laziness.

Young people often think it is a sign of superior smartness to ejaculate slang every time they open their mouths. Others become users of slang chiefly because of thoughtlessness; they don't stop to consider the impression they thus make upon others.

Grammatical expression and at least a moderately pleasing voice can be cultivated by any normal person—yes, the tone of the voice can be either rasping or pleasing, shrill or sweet.

The importance of devoting care to one's speech was recognized at the dawn of civilization.

"A wholesome tongue is a tree of life," says the Book of Wisdom. Also "Let your speech be always with grace," "The tongue of the wise is health," "Excellent speech becometh not a fool," "Death and life are in the power of the tongue," "The tongue of the just is as choice silver."

If excellent speech is not compatible with foolish-

ness, so faulty speech and wisdom do not go well together.

Since we all aspire—or ought to aspire—to be regarded as possessing a fair measure of sense, it is clearly our duty to acquire creditable speaking habits.

No employer, other things being equal, would think of choosing a young man or woman flagrantly addicted to slang in preference to one whose choice of words reflected thought and care and whose voice was pitched in an agreeable key.

I have often noted how scrupulously correct is the speech of notably successful financiers and captains of industry, who never had even a primary school education. They wisely realized that if they were to mix with educated people and were to make a favorable impression they must not use the language of ignoramuses.

I recall only two nationally known multi-millionaires whose "speech betrayeth them." One is a Southerner, who has never overcome a weakness for typical negro phrases and pronunciation; the other is a New York State ex-farmer boy, who had more schooling than most of our self-made business leaders.

John D. Rockefeller picks his words as carefully as he formerly picked oil properties.

Andrew Carnegie, although he had extremely little schooling when a boy, became a fairly good public speaker. He also wrote several books.

William L. Douglas, the shoe manufacturer, never had even an elementary education, yet he became governor of Massachusetts.

Captain Robert Dollar, the steamship and lumber leader, could not write when a youth, but he now

speaks correctly and writes unusually well. His "Memoirs" are extremely interesting.

Of all the business men I've ever talked with I like best, I think, to listen to Charles E. Mitchell, president of the National City Company of New York. Every sentence is direct, incisive, inspiring, full of "punch." He radiates enthusiasm. He arouses aggression. After talking with him you want to go out and tackle the hardest problem on your calendar. Mr. Mitchell happens to be highly educated, but his vigor and energy of speech and action cannot be ascribed to this alone.

The best way to become a good talker is to learn to have something to say.

Sound thinking must precede sound talking.

An empty mind yields empty talk.

Studying how to talk well will, however, improve the mind, and once attention is concentrated on the subject of self-improvement, remarkable progress will become possible along various lines. Indeed, the person who directs diligent attention to improving his or her speech will, almost unconsciously, gravitate into other valuable forms of self-improvement.

Command of language has several different sides which must be studied separately.

Tone of voice and pronunciation;

Choice of words;

Knowledge of the technic of spelling, grammar, pronunciation, and the structure of sentences, paragraphs, and entire compositions.

Have you a sweet, smooth voice? Just listen to yourself talk for a few minutes and see if your tones come "like music on the ear." Do they? Pick up a book and read a paragraph aloud. If your voice is high and rasping, it has been strained in school or at some time by effort to speak louder. Lower the voice until you can read the passage from your book in pure, smooth tones. Then strengthen the voice by practice on the vowels—a-a-a-a-a-a, ah-ah-ah-ah-ah, e-e-e-e-e-e, o-o-o-o-o-o. (I and U are compound sounds and are not used for such an exercise.) After a few minutes' practice daily, in a very short time you will get away from that high, rasping tone so many Americans suffer from.

Is your pronunciation defective? You yourself can't possibly tell. You have heard your own voice so long you think it is all right. But go to some educated person who has a smooth, pleasant voice and get him to read a few words from a book while you repeat them after him, then a few more or a whole sentence, which you repeat, and so on. Study his pronunciation of each word and compare your own, or let him correct you. In this manner you will at least get a good enunciation, and there is probably no other way in which you can get it.

Choice of words depends on having a good vocabulary, and on using that vocabulary in an effective way. The one good way to develop a vocabulary is by reading good books attentively, noticing the words and how they are used. What most people need is not so much more words, for if they used them others would not understand them, but more ways of using the words they have, by figures of speech, emphasis, suggestion, etc. The great masters of literature, especially the novelists, have used these effective methods all through their books, and the best way to learn them is to read their books for an hour every day. Do you have that habit of reading? When you read do you notice how the writers express themselves? When it comes to using words in writing, by far the most important element is the use of the imagination to see the person to whom you are writing as if sitting in the chair beside your desk, so you can write as you would talk to him face to face. Ideal letter writing is careful conversation on paper, and it is impossible unless you can imagine your customer so that you can look right into his eyes and talk to him through your pen. The conversational style is by far the most acceptable style to-day in all writing and public speaking. Lawyers are no longer "orators"; they merely talk right to the jury in a commonsense, business fashion. Ministers talk to their congregations instead of lecturing them. Letter-writing is the simplest form of conversation on paper, and it must be careful conversation. Dictating letters is therefore one of the best possible methods of developing the power of careful conversation. Have you the imagination that sees your man sitting opposite you as you write? Will you begin to cultivate that habit to-day?

LANGUAGE

Mastery of the technic of spelling, grammar, and punctuation is the chief sign of an educated man; in probably ninety-nine cases out of a hundred a man's actual education is judged by these. Your trouble is that you don't know how much or how little you know. The first thing you need to do is to test yourself to see whether you are on the level of the grammar school graduate, the high school graduate, the experienced stenographer, or the college graduate (maximum). Would you write "all right" or "alright" (the second is always absolutely wrong); "between you and me", or "between you and I" (the second is wrong), "each of those boys and girls are working hard", or "each of those boys and girls is working hard" (the first is wrong)? Would you put a comma before "who" in the following: "*The man who gave me this book is named Jackson*"? (No comma should be used.) "*That big man who is standing just on top of the upper step is the president of the bank.*"? (There should be a comma before "who" and after "step".) These are five simple cases. If you feel in your own mind that you are instantly sure of the right form, you may suppose you are pretty good on the technic of language. If you are doubtful on all, you may be sure you are very deficient. If you are sure of two or three, but not of the rest, you need to take a training course. You can now get an excellent course in elementary English by correspondence (self-correcting). Few people who set out to study language really start at the bottom, where they ought to start.

ENTHUSIASM

Dirty ore wrought in white-heat enthusiasm can be transformed into shining steel.

Enthusiasm is the electric current which keeps the engine of life going at top speed.

The dull, indifferent mind never evolved a brilliant product.

Half-heartedness never attained whole success.

Enthusiasm is the very propeller of progress.

All great achievements have sprung from the fount of enthusiasm.

Mediocrity is the fruit of indifference.

Masterpieces spring from minds on fire.

"No profit grows where is no pleasure ta'en," wrote the all-wise Shakespeare.

Enthusiasm is the parent of enterprise.

Search and you will find that at the base and birth of every great business organization was an enthusiast, a man consumed with earnestness of purpose, with confidence in his powers, with faith in the worthwhileness of his endeavors.

Standard Oil, the greatest industrial organization ever evolved by the mind of man, is the product of enthusiasm, of John D. Rockefeller.

The only "Tobacco King" the world has ever known, James B. Duke, said to himself when an impecunious, unknown youth: "What Rockefeller has done in oil, I will do in tobacco." And enthusiasm was the motive power that propelled him on towards success.

ENTHUSIASM

Henry Ford was and is the quintessence of enthusiasm—as all the world now knows. In the days of his difficulties and disappointments and discouragements, when he was wrestling with his balky motor engine—and wrestling likewise with poverty—only his inexhaustible enthusiasm saved him from defeat.

Such was the irresistible enthusiasm of Edward H. Harriman that he once declared: "All the opportunity I want is to be one of fifteen men round a directors' table. I can do the rest." He told a Government prosecutor during a famous investigation: "I would buy up every railroad in the country if you would let me." In twelve years he rose from obscurity to the most powerful railroad throne in the world—and, incidentally, made almost a million dollars a month during the last ten years of his life.

John Hays Hammond, the great mining engineer, told me: "I would sooner cross a desert or climb a mountain to see a new mine than cross the street to see a new play or a new opera any day or night."

It was Roosevelt, you will recall, who, when asked while he was in the White House how he contrived to get through so much work, replied: "I like my job."

What has brought "Billy" Sunday his inordinate fame as a preacher?

What carried Peary to the North Pole?

What sustains Edison during his herculean day-and-night labors?

Are they not all radiant examples of enthusiasm?

The Greeks described enthusiasm as a God within us.

Does not history show that, given enthusiasm, tasks apparently superhuman can be accomplished?

Enthusiasm is as a dynamo generating power within us.

The enthusiast pushes ahead, needing no "pull." The sluggard lags behind.

Just as surely as indifference and ignorance spell Failure, enthusiasm and enlightenment spell Success.

Why do such progressive and aggressive concerns as the National Cash Register Co., the Ingersoll Watch Co., the Simmons Hardware Co., at great cost hold salesmen's conventions? Chiefly to arouse enthusiasm, to inspire redoubled effort, to kindle fresh ambition.

Employers to-day will not engage for any important post men lacking in enthusiasm.

To be able to muster up enthusiasm you must believe in what you are doing, believe in its legitimacy, believe in its efficacy, believe in its benefit to society.

George W. Perkins at first turned down J. P. Morgan's offer of a partnership because, as he told me, "I believe in the worthwhileness of life insurance and was more enthusiastic about it than I was about mere moneymaking." And when, a year later, he did finally enter Morgan's firm it was only on the condition that he be allowed to continue his insurance activities.

A little-known Sculptor once said to me: "I would rather create something beautiful than receive a million dollars." He scarcely knew where his next month's rent was coming from—but one of his works has since received the highest honor within the gift of the French Government and will be given a place in the Louvre for all time.

Enthusiasm quickens, illumines, enfires.

It can salt and season even unpalatable work.

ENTHUSIASM

The man who loses his enthusiasm gives up the race.

The Elixir of Life is three parts enthusiasm.

Enthusiasm stirs the pulse, brightens the eye and quickens the step.

Indifference is twin brother of laziness.

And the Door of Success is too high up, too hard for the lazy to reach and open.

Only the enthusiast can hope to forge the right key and find the right combination to its lock.

How You Can Develop Enthusiasm

Enthusiasm is the corner stone of business, particularly salesmanship and sales letter or advertisement writing. A sixteen-year-old boy walked into the office of the A. W. Shaw Co. some years ago and wanted a job as correspondent. He was put on at twelve dollars a week. This boy had left school at fourteen and had no education—something usually very necessary for a correspondent. But he did have a bubbling enthusiasm, and very soon that enthusiasm in his letters began to pull orders in remarkable quantity. When people read his letters they felt the contagion of enthusiasm so that they wanted to do something, and what could they do so easily as sign an order blank and send it in? Three years later that boy's salary had been advanced to $2,500, and when he threatened to leave to accept a better offer Mr. Shaw promised him a commission of two per cent. on the gross business brought in by his letters. That year the business amounted to just under four hundred thousand dollars and his commissions were of course eight thousand. That is what his enthusiasm earned him, and now he is said to be earning $25,000 a year as sales manager for the Royal Tailors.

How can you develop enthusiasm?

The first thing is to convince yourself that you have something worth being enthusiastic about. If you are in a business you don't believe in, you are a fool to stay. Get into a business you can believe in up to the hilt. Then SEE the immense importance of the service you can render to the public.

The next step is to get rid of any tendency of

overmodesty or personal timidity. Some people feel as if it is egotistic to be enthusiastic about their own powers or their own goods or their own services—that good goods or good services ought to sell themselves. But they don't. In America people are judged quite largely by what they think and say about themselves, and even these statements are discounted a little. Consider that the mental hide of the public is a trifle thick, and if you have goods or services they ought to want you are doing them a favor to tickle their tough hide so that they will not miss their chance of benefiting by what you can give them. The fact is, most big business men have had to develop enthusiasm in business by special effort—they have had to "pump up" enthusiasm.

There is no better way of working up enthusiasm than by writing out what you have to say, whether you are writing sales letters, or preparing a sales talk, or even getting ready to make application for an important position.

What have you that you have a right to be enthusiastic about? Sit down and with pen in hand write out your arguments and proofs, and do your level best to pump enthusiasm into your choice of words, your tone, your whole manner.

Then go carefully over your work to see if it is only "hot air." "Hot air" is not real enthusiasm—it is the imitation of enthusiasm. You can be enthusiastic only about real things, about things that deserve your enthusiasm.

Try once more, put a reality of conviction into your words, speak them over to yourself in a tone of conviction as well as of enthusiasm. Daily practice of this sort will undoubtedly develop your power of enthusiasm in an astonishing way.

GOODWILL

Goodwill is an important asset for individual or corporation.

In the balance-sheet of some companies the value of "goodwill" is put at millions of dollars—the F. W. Woolworth Co. appraise this item at $50,000,000.

Makers of many articles—collars, for example—rate their goodwill as worth more than their entire plants.

Goodwill, in a business sense, really means reputation.

Goodwill of the right kind, the lasting kind, cannot be won simply by advertising, not even by the spending of millions of dollars in proclaiming the merits of an article or a company.

Goodwill has to be earned by merit, by genuine, honest worth, by giving full value.

A concern which loses the goodwill of its customers is doomed.

Goodwill, once lost, can seldom be regained no matter what efforts may be exerted, for, as the adage has it, "Give a dog a bad name and it sticks."

Goodwill is a more precious asset for the individual than for the corporation.

There are two species of goodwill, the goodwill within our own hearts, the goodwill that we feel towards others and extend to others, and, on the other hand, the goodwill others feel for us.

To gain goodwill, we must exude goodwill.

We must sow goodwill before we can permanently reap goodwill.

If we harbor hate, if we harbor uncharitableness, if we harbor distrust, we inspire in others similar sentiments towards us.

The world has been likened to a mirror; it has been likened to an echo; it has been likened to a bank. The world is largely a reflection of our own selves; it gives back the sounds we put into it; it repays, with interest, what we deposit in it.

In other words, we make our own world, we make our own heaven or our own hell. We make the bed on which we must lie.

Goodwill might truly be described as the source of all happiness.

Did not Christ Himself declare that His Mission was to bring "Peace on earth, goodwill toward men"?

Without "goodwill toward men" we cannot truly enjoy life.

Unless those about us have goodwill toward us we cannot feel entirely satisfied, we do not have complete contentment of mind.

Many powerful men, many men of inordinate wealth, many men who have won place and power and riches by means and methods which have stirred up the ill-will of their fellow-beings, have affected indifference to their standing with their fellow-men.

"I don't care a snap of my fingers what the public think or say," one of America's foremost financiers once told me.

The original J. P. Morgan used to put on a similar front. George F. Baker does so to this day.

Yet Mr. Morgan was in reality extremely sensitive to the public's criticisms, and nothing gave him more satisfaction in the closing days of his life

than the favorable impression his appearance before the Money Trust Investigating Committee at Washington created. Mr. Baker, too, although he did not make as great a hit as his old-time associate, was also deeply gratified over the friendly comments made by newspapers and the public when he gave his testimony. And I know that the financier I have quoted would have given several million dollars to win the approval and the goodwill of the people.

Money, or even power, can never yield happiness unless it be accompanied by the goodwill of others.

President Vanderlip of the National City Bank of New York will not engage for any executive position any man who has not a wide circle of friends who think highly of him. Incidentally the greatest thing Mr. Vanderlip has done for the City Bank has been to dissipate the unfriendliness with which that institution used to be regarded by a majority of the public and the press, who seldom missed an opportunity to refer to the bank as "The tail of the Standard Oil dog," or something like that.

And just because we thus give out goodwill we attract goodwill. It is this whole feeling which makes Christmas the happiest period of the whole year.

Like mercy, goodwill blesses both those who give and those who receive it.

It is a virtue worth cultivating and practicing, not merely at Christmas, but from January to December.

It will help us to be successful in business; it will help us to be successful socially; it will help us to be successful in our own eyes and in our own conscience.

No treaties man can make will ever maintain a lasting peace unless the pens which write them have been dipped in goodwill.

GOODWILL

The brotherhood of man, that consummation towards which mankind aspires, will come only when goodwill has superseded ill-will throughout the world, for the spirit of brotherhood is none else than the spirit of "goodwill toward men."

Goodwill, in short, is the key that can open not only the doors of success, but the doors of Heaven itself.

I know a very clever business man who is making a great deal of money, mostly by practices which are strictly legal but which have as their object the outwitting and the outbargaining, not to say the hoodwinking, of others. He is less happy than almost any one else I know.

What makes the Christmas season full of joy? What makes everyone so pleasant and charitable and considerate at this season of the year?

Goodwill.

We radiate goodwill at Christmas. We want to show little kindnesses for others. We think less about making ourselves happy than making others happy, particularly the little folks. We feel unselfish. We are thoughtful. We come nearer obeying the commandment: "Thou shalt love thy neighbor as thyself."

You may think that "goodwill" is one of your assets which is in the mind of the other fellow, and that, if you get it, it is by good fortune and not because of your own personal qualities, other than sincere attention to business and honest service.

Goodwill is built primarily on honest service; it is the natural reciprocal of unstinted and unselfish service on your part. But it is also something more than that—it is often an unreasoning prejudice in your favor. Many very worthy and deserving people have failed to build up goodwill among their customers.

It is also the result, you will then say, of a pleasing personality—a popular personality. That, also, is true—very true, indeed. But there is still something more. It is the deliberate cultivation of goodwill by playing up to people's prejudices, their natural likes and dislikes.

"But why should I play up to people's prejudices?" you ask. "Isn't that an unworthy thing to do?"

I do not think so. What you call people's prejudices are really prejudices chiefly in your mind.

To you they are prejudices, but to them they are reasonable likes and dislikes. You do not understand why they should have these likes and dislikes, and so you call them prejudices. They may be very reasonable after all, and since people have them, and since you want their goodwill, you will simply have to play up to them or you will not get the goodwill.

Goodwill as a special asset is largely a matter

of doing things in the particular way people like. Sometimes they like very bad ways of doing things, and your chief stock in trade may be a better way of doing the same thing. Then, of course, it is your business to fight for your own way in the faith that sometimes people will see the reasonableness of your method and come over to your side. Then you will find a very, very strong prejudice for you instead of against you. But in hundreds of little things in your business there is no very good reason at all why you should do this or do that, and if you will favor the habits and likes of your customers whenever you can you will be building up that immensely valuable asset, goodwill in business. Do people like to think they are getting a bargain? Humor them. Do people like to have free delivery? Charge a little more and give it to them. Do people like certain colors, for example, red in bookbinding? Give it to them.

Sit down and with pencil in hand make a list of all the little things in your business on which people have prejudices which you know about, or can find out about, and consider whether you are humoring those prejudices of theirs, or rather are sticking tooth and nail to some prejudices of your own. A carefully written out list of these little things may surprise you. If you are too prejudiced to make it, get some other person to make the list for you. It will be one of the biggest cash investments you ever made.

WILL-POWER

To will is to win.

But just as aspiration is useless without perspiration, so it is useless to will and not work.

Every great achievement is the fruition of will-power.

Will-power is winning-power.

The French version of our adage, "Where there's a will there's a way," is extremely expressive, *Vouloir c'est pouvoir*, meaning, to will is to can, to be able to.

Our will is the mainspring of all our actions. Everything—every act and word and wish—must first originate in our will.

Unless our will is strong our record will be weak.

Unless we get our will right, unless we get it functioning properly, we cannot rise to the fullest measure of our opportunities, we cannot do justice to ourselves.

To will is not merely to wish. It implies something more. It implies determination, it implies dogged perseverance, it implies confidence, it implies courage, it implies stick-to-itiveness.

The Kaiser has repeatedly proclaimed Germany's "will to victory," proclaiming this as the Fatherland's greatest asset—and assuredly had not the Teutonic peoples possessed this "will to victory" they would have given up the struggle ere now.

A weak-minded nation or individual is doomed to failure.

Britain's sobriquet, "the bull dog," springs from her supremely strong will, her tenacity, her never-give-upness.

Napoleon possessed will-power beyond any man in modern history.

The most notable figure on the world's stage to-day has been called the most self-willed and the strongest-willed man in America. President Wilson admittedly has "a will of his own."

To be weak-willed is to be weak-kneed.

The man without a will is likewise without backbone.

Will-power is synonymous with driving-power, with forcefulness, with aggressiveness.

E. H. Gary had to exercise uncompromising will-power in order to overcome all the early attempts that were made to have him run the Steel Corporation on different lines. On one occasion he told certain powerful directors: "Gentlemen, if you want things done that way, you will have to find someone else to do them." He stuck to his guns—and won out, fortunately for the peaceful progress of this Republic.

When President Wilson asked Charles M. Schwab to become head of all Government shipbuilding the latter refused to accept unless he were given a definite pledge that he could have his own way. Schwab has his own way of doing things and his will must be supreme if he is to be held responsible for results.

Every young man ambitious to succeed must first cultivate will-power, for without will-power he will never triumph over all the obstacles and difficulties he is sure to encounter in the pursuit of his goal.

The will to succeed must be there from the very first step.

Whatever may befall, the will must never be vanquished. The world may beat and break and storm against him and may defeat his plans; but it must never be allowed to defeat or crush his will.

"All things whatsoever ye shall ask in prayer, believing, ye shall receive." And again, "If ye have faith . . . nothing shall be impossible unto you."

That is how God's Word expresses the unconquerable strength of will-power.

Have will-power, have faith that cannot be shaken, have determination that cannot be balked.

Never give up the will to attain your fixed end, and in time you will reap the victory you deserve—probably much more.

The world can never crush or destroy your will. You may not always be able to master circumstances, but you alone are master of your own will.

Will is to man what gasoline is to a motor. It is the motive-power without which no wheel can be turned, no goal can be reached.

Obviously, therefore, nothing calls for more careful nurturing than will-power.

It is not enough simply to have a strong will—a fool, even a mule, can be self-willed and pigheaded in the extreme.

The first cardinal care must be to cultivate the right kind of will-power and to point it in the right direction.

It is not sufficient to say, "I have faith enough to move mountains"—and then do no spade-work to move the mountains.

Our willing, we must early realize, must lie along

paths we are prepared to plod no matter how many deep pits or high hurdles we encounter.

It were the essence of foolishness to wish or will to become a great painter and never take a brush in hand, never study the principles or the technique of the art.

Reason—sense—must form the foundation of our will, our wishes, our aspirations, our ambitions.

Having carefully, prayerfully chosen your star, then resolve to let nothing under heaven deter you from pressing on towards it.

Will and work.

Stick. Be no weathercock, blown now one way, now another by every passing squall.

"Readiness to will," the Bible well says, must be followed by "performance also."

And it is here the need for will-power will arise.

The launching of a ship is a joyous occasion, but no vessel can hope to sail the seas without meeting storms, without being buffeted by cruel waves, without encountering adverse winds and tides.

Oftentimes there will be temptation to give up. Brain and hand and back and feet will become tired and racked and numb. Friends will fail. Others in the race will impede and hurt and discourage. Things will all go awry. Yea, at times the very stars in their courses will seem to fight against us.

But one thing can save us—will-power.

Man and the world may thwart the body, but nothing, save ourselves, can slay our soul, our will, the infinite, intangible, all-powerful subtle "something" which alone distinguishes man from the brute creation and enables him to exercise dominion over all other living creatures.

Nil desperandum! Never say die!

If conscious that you're right, if conscious that you seek a worthy aim, if conscious that you deserve to succeed and that the world will be the better, in large or small way, for your success, your will-power can overcome, can never be conquered.

It is your one possession beyond reach of your rivals, competitors, enemies, beyond reach of material circumstance.

A soldier may die in battle; but who shall say, if he has fought a noble fight, that he has suffered defeat?

Too much has been said and written, I am coming to believe, about the difficulty and the rarity of success, and the commonness, the prevalence of failure.

A wise Westerner, Ed. Howe, recently printed a little book entitled "Success Easier Than Failure." There is truth in that.

All successful men are not millionaires. All millionaires are not successes.

The lowly nun toiling in the slums, the humble nurse in the poors' ward of a hospital, the unsung mother of an unskilled laborer's children—all may be as great successes as the "personages" adorning front pages and society pages of the daily newspapers.

Some of the most worthy and successful men and women I know never once had their names in print, never once had been cited as examples of how to get on, never once have been regarded by the world as examples of success.

Real success is akin to will-power in that it lies in the mind, the heart, the soul, a thing oftentimes invisible to the eye of others.

Sir Walter Scott was never a greater success, never a greater man than when he was "broke," for then

he applied every ounce of his talent, every hour of his time, every volt of his will-power to retrieving his fortune, towards paying his debts, to reinstating himself as a solvent member of the community. Never before had he willed or worked so.

What sustained Robert Louis Stevenson through many bed-ridden years of sickness during which he gave to a grateful world words and works of cheer and happiness?

And what enabled Fanny Crosby, the blind hymn-writer, to rise above her affliction and console many millions of souls with her songs of hope and inspiration?

When General Foch found his armies at the Marne giving way at both ends and the middle, what did he do? He decided to attack! And he attacked so successfully that Paris and France were saved to civilization—and he won his Marshal's baton.

Did that not call for the exercise of sublime will-power?

Our future and our fate lie in our wills more than in our hands, for our hands are but the instruments of our wills.

Let us first generate unconquerable will-power, let us first learn to put our bodies under command of our wills, and then though all hell rage against us—which it won't—we can and will prove conquerors over the things that count most.

The secret of closing a sale is will—making the customer will to act through the silent, steady pressure of the salesman's will. Like produces like. Nobody will do anything for you unless you will them to do it, except sometimes accidentally, and then you'll usually find it will count very little for you.

"Wilfulness" is mere stiffness, refusal to yield, resistance to the other man's will. It is as far from will-power as the South pole is from the North. True will-power yields, yields, yields—but it always comes back like a rubber cord, it *never breaks*. In the yielding process one may find he is wrong and change his course of action. True will-power changes its course of action just as freely and just as often as reason dictates—*but it never is forced to surrender*. It is like the line of battle of an unbeaten army—it retires and retires, but it is never broken.

Ask yourself this question—Does any one ever successfully bully you? Do you let fate or circumstances bully you into vacillation and discouragement? If so, your will is weak. How shall you strengthen it? Why, just as you do every other mental power—by every day fixing your mind for a few minutes, several times, on your power to will.

Why does that do any good?

The explanation is simple. The mental effort of concentration sends the blood into that part of the brain in which will-power resides, and that part of your brain grows exactly the same as any muscle grows when you exercise it. You exercise a muscle a little every day—and the muscle develops just as surely as morning follows the night. Exercise a

certain faculty of your mind by concentrating all your attention on it regularly and systematically day by day, and that will develop just the same as muscles.

Will-power is the force that makes people do things.

First, you use it to make yourself do what you ought to do. Do you carry out the personal mental exercises which this course directs you to? Ten to one you don't—you know you ought, you can't deny the advice is right, but you lack the will-power to do what you know you ought to do. If you want will-power your business is to start right here and begin to make yourself do some one of these exercises: not all, at least to start with, but just one. *If you can do one of these exercises every day for a month* you are all right—you'll soon be able to do a dozen every day, and reap the reward of big success. But if you never even begin to do any——

Next, in your relations with others inside your organization, do you always do what others tell you to do, or part of the time do you insist that they do what you show them they ought to do? No person in an organization can have his own way all the time —that isn't teamwork. But the person who lacks the initiative to see anything for himself that is better than others are doing, and quietly insists on the wisdom of that course till either he admits he himself is wrong or the other fellow gives in, is lacking in will-power. Are you a leader or a follower? If you know you are a mere follower, don't strike out too boldly at first, but take just one little thing and stick to it to the end.

Letters are usually written (at least many letters are written) to make people do things. Do you have

the power of quiet insistence in letters till you actually close your customer? If you don't, there is something the matter with your letterwriting. A long follow-up is a very different thing from taking a special customer you have started right and keeping steadily after him till you land him. The long follow-up is impersonal. The impact of will through letters is highly personal—it is following the train of the other man's psychology till his spirit yields. Are you putting that kind of force into your letters? If not, try it to-day. Will you?

SELF–RESPECT

Why did America enter the war?

To maintain its self-respect.

This Republic, indeed, was born of self-respect. Its parents refused to barter or betray their self-respect.

Under autocracy manly self-respect cannot live. "Subjects" become puppets. The strings are pulled by tyrants. Men under such rule are semislaves.

A man may lose his earthly all, yet if he retain his self-respect he can still be rich in the things that count, the things that endure, the things worth while.

He who loses his self-respect, though he may have millions, is poor indeed, a bankrupt, a failure.

Self-respect is one of the basic ingredients that go to make success.

If a man loses respect for himself he will sooner or later lose the respect of others.

Self-respect is not pride. It is not haughtiness.

It is that hard-to-define "something" which prevents one from stooping to meanness, pettiness, harshness, bossiness; which resents every form of unfairness; which rebels against injustice; which impels one to have scrupulous regard for the rights and feelings and susceptibilities of others.

The self-respecting person cannot flout the self-respect of others, cannot do unto others what he would resent having done to himself, for he who

wounds the self-respect of another thereby mars and scars his ownself-respect.

But self-respect is not a quality apart. It is not a flower that can be cultivated in a garden overgrown with weeds. It is a virtue that can flourish only in company with other virtues.

The man who cheats, the man whose business is not run honestly, the man whose daily object is to get the better of others, cannot retain the true brand of self-respect. He may strive to deceive others—he may even try to delude himself—that he is entitled to self-respect, and he may, and he probably will, demand that others, particularly his subordinates, show him scrupulous "respect," for those who pose are the greatest sticklers for insisting upon being shown deference.

But at heart he will know, or at least suspect, that he is bluffing, that he does not ring true, that he is not worthy of being shown the obsequiousness which he demands of those he can command.

The truly great court no fawning, no unmanly toadying, no kowtowing. They want no one to lower his self-respect for their sake.

To possess a full measure of self-respect a person must be on the level. And if one be on the level, if one is conscious of deserving respect, what a weapon of strength is thus placed in one's hand, what difficulties can not be faced, what obstacles can not be overcome—and what disappointments can not be bravely borne!

Without self-respect there can be no genuine success. Success won at the cost of self-respect is not success—for what shall it profit a man if he gain the whole world and lose his own self-respect?

Happily, the game of business and the game of

life are now coming to be played more and more honorably, more and more in conformity with the canons of self-respect.

A youth can now enter business and preserve his soul clean.

The salesman no longer need be a liar. The clerk behind the counter no longer need practise deception.

The reporter no longer need be a conscienceless novelist.

The baker no longer need be compelled to mix his bread with secret deleterious substances.

Sand is no longer mixed with sugar.

The writer of advertisements no longer need practise the art of being picturesquely untruthful.

Self-respecting employers seek self-respecting employees. But the employee who wants to be shown respect must possess respect; he must deserve respect.

Self-respect entails a few other "selfs"—self-discipline, self-control, self-immolation if need be, self-possession, self-denial, self-culture.

The worst foe of self-respect, of course, is selfishness.

Next, perhaps, is thriftlessness—which is, indeed, a species of selfishness springing from self-indulgence.

Few things kill self-respect quicker than debts, particularly debts incurred for self-gratification, for luxuries, for ostentation, for things not imperatively needed.

It is well-nigh impossible to dodge creditors at every street corner and still carry one's head with self-respecting dignity.

Solvency is almost essential to self-respect. The person who pays his way can look every man square in the eyes, need slink away from no one, need lick no man's boots.

The worker who has saved a comfortable nest-egg is in a better position to maintain his manhood and his self-respect than the worker whose improvidence has reduced him to penury. The man with a savings-bank account can, if need be, walk out of his plant or factory or office rather than submit to impositions injurious to his conscience and his self-respect, whereas the worker wholly dependent upon his next week's pay-envelope would probably feel compelled to swallow the indignities.

If you would save your self-respect, save.

Self-respect and vanity can seldom exist in the same person, for vanity usually leads to undue expenditures and indulgences, and these in turn lead to disaster.

Ambition's worthy, but it must never be allowed to get beyond control or it is certain to play havoc in the end with self-respect.

One must not stop at gaining the respect of others—that is comparatively easy. One must strive to gain and maintain the respect of oneself—which is very much harder.

The public see only the walls of your temple; you see the inner shrine. Or, self is your aëroplane, which no hand but yours can pilot or stabilize.

Of course, all this must not be interpreted as meaning that any one of us can aspire to perfection, for "a just man sinneth seven times a day." We can be sinners and yet retain our self-respect—Christ sacrificed Himself to attain that very end.

Nor does self-respect mean that we must always wear clean collars and cuffs, that our shoes must never be dirty, that our faces must never be grimy, that we must live in fine houses and eat off spotless linen.

James B. Duke did not sacrifice his self-respect when he lived in a hall bedroom in New York and ate in a Bowery lunchroom in order to invest every penny possible in his business.

Frank W. Woolworth did not lose his self-respect when, as a youth, he slept every night in the dingy basement of a country-town store with a revolver at his elbow to ward off burglars.

Darwin P. Kingsley did not lose his self-respect when, as a struggling student,he lived for weeks on little else than potatoes, and rang the college bell to pay his fees.

Frank A. Vanderlip did not lose his self-respect when he lived for an entire college year on a total expenditure of $260.

Thomas A. Edison, though he landed in New York without a penny and asked a tea-taster for enough tea to serve him as breakfast, did not lose his self-respect.

William L. Douglas did not lose his self-respect when he trudged to and from the city with bundles of leather under his arm in the days when his dream of becoming the largest shoe-manufacturer in the world was still only a dream.

Julius Rosenwald did not lose his self-respect by acting as a juvenile peddler before he embarked on his fairy-like business career.

Thomas E. Wilson did not lose his self-respect by voluntarily doing the hardest and dirtiest of work in the Chicago stockyards as a foundation for his later rise.

Irving T. Bush did not lose his self-respect by peddling stock in order to maintain the solvency of his unique enterprise, now without parallel either in this country or in Europe.

Self-respect is made or marred less by what one does than by the spirit in which it is done.

The scavenger can be more entitled to respect than the millionaire "clubman" who leads a parasitical life of idleness.

"The heart's aye, the part aye, that makes us richt or wrang."

Unless one build on a foundation of self-respect, one's life structure, no matter how glittering and imposing on the outside, is corroded and honeycombed within, liable to collapse ignominiously at any moment.

Self-respect can never profitably be sold for a mess of pottage.

Self-respect, in a word, is synonymous with character, since there can be no character without self-respect.

First gain the respect of yourself and it will not be impossible to gain the respect of others; and this respect is one of the keys necessary to open the combination-lock of success.

How to Test and Develop Your Self-respect

Self-reliance and self-respect are coördinates. The first is aggressive, but a man never relies on himself fully unless he respects himself. Every successful man has a very good idea of himself in certain regards. The gambler has a high idea of his shrewdness, but a very poor idea of himself as an honest man among honest men; the idle clubman has a very good idea of himself as a well-groomed gentleman, but a very poor idea of himself as a useful citizen. True self-respect admits of no compromise on any point. If you have true self-respect you have an inner conviction that you are a sound apple all the way through, without a rotten spot in you however many deformities or deficiencies you may have.

A self-respecting man may get into debt, but he will go to his creditor and state his case frankly, and nine times out of ten he will have no trouble. Slipping out at the back door when a creditor comes in at the front door is a sure sign of inner sneakiness entirely inconsistent with self-respect. What is your natural tendency? If it isn't right, change it.

A self-respecting person may make mistakes that will cause superiors to be angry, but he faces the music—his self-respect commands the respect of others even in trying circumstances.

A self-respecting person may fail in business—even go through bankruptcy—but he faces his friends, he preserves his sense of integrity, and his friends naturally do just as he does, they continue to respect his integrity.

A self-respecting person doesn't allow himself to be snubbed or slighted. He simply doesn't go into society where he is exposed to cuts. He doesn't cut the other fellow till the other fellow has cut him, but once cut he takes no more chances—he exercises a self-respecting reserve.

A self-respecting person never allows a superior to require him to do anything that if published to all the world would even so much as shade his honor. If you don't like to be "found out" in anything you do, your self-respect has been sullied. The self-respecting person will not court publicity, but he will never be afraid of publicity in a personal way, because he has done nothing of which he himself is ashamed, inwardly.

Here are the touchstones of self-respect in common business situations. How do you stand each test?

Do you walk on the other side of the street when you see a creditor coming?

Something is the matter—your self-respect is not what it should be, and you should not lose a moment in correcting the defect.

We all make mistakes in business—you must make them: do you frankly, freely, cheerfully admit them and take the consequences? Or, at any rate, are you prepared to do so even if policy suggests that you should not in a given instance rush to make known the error?

Do you toady socially to anybody? Do you let people snub you without exercising greater reserve or restraint—or without flying into a rage and treating other people as they treat you? Reserve is self-respecting, resentment is not.

Finally, how do you stand on "pitiless publicity"?

Are you always prepared for it even when you don't court it as a policy?

The habit of writing down answers to these questions will go a long way to make this course valuable to you—it is one of the prime principles of personal efficiency as well as of business efficiency.

Have you formed it?

JUDGMENT

"Here lies one who knew how to get around him men who were cleverer than himself" is the epitaph Andrew Carnegie has written for his own tombstone.

That is Carnegie's tribute to the value of possessing sound judgment.

Without good judgment a man may have and exercise every other talent and virtue and yet fall short of success.

Even ceaseless industry will prove of little avail, for if one is following the wrong track obviously the right goal will not be reached.

Genius itself, unless directed by judgment, will accomplish no lasting results.

What, indeed, is rated the supreme qualification in the higher reaches of finance, industry, and commerce?

The ability to judge men, to pick out executives of superlative worth.

Next in importance—in some respects as important—is the power to judge affairs correctly, the power to analyze economic trends, the power to sense coming developments, the power to "size up" conditions of to-day and to judge what the morrow promises to bring forth.

What is the one thing which has enabled the greatest international banking houses in America to attain their eminence?

Not their money. Their judgment.

The Pennsylvania Railroad has paid Kuhn, Loeb & Co. millions of dollars—for what? Chiefly for their expert financial advice, their judgment. And the guidance given probably has been worth the price paid for it.

What has been the main reason for the United States Steel Corporation's success? The wise judgment exercised by the directors, and particularly by Chairman Gary, in handling the broader policies affecting not merely its own revenues, but policies affecting alike the general public, competitors and customers.

Judgment is to a business what a knowledge of navigation is to a skipper.

Bad judgment will land both a business and a ship on the rocks.

Good results can come only from good judgment.

What all does the term "judgment" embody? Just what is meant by it?

Judgment comprises more than ability, more than knowledge, more than deft skill, more, of course, than conscientiousness. A man might have all these and yet be lacking in judgment.

Judgment embodies all these, but it embraces other qualities. It includes a well-rounded measure of horse sense, gumption, mother-wit, poise, sanity, level-headedness, statesmanship, broad-gaugeness, tolerance, fairness, magnanimity, discernment, insight.

Judgment might even be said to call for foresight, since the wisdom or folly of one's acts are often judged by the light of what they lead to later on.

De Lesseps won the applause of the world for embarking upon the building of the Panama Canal;

but events proved that his judgment in undertaking the venture, under the conditions then ruling, was unsound.

Text books cannot inculcate judgment into every student who reads their pages.

Judgment can be acquired only by acute observation; by actual experience in the school of life; by ceaseless alertness to learn from others of greater parts; by study of the activities or writings or biographies of men who have made notable marks, especially in one's own line; by striving to analyze the everyday play of causes and effects; by constant study of human nature; by the cultivation of a spirit of fairness, even generosity, to all; and by, of course, the most exhaustive knowledge and fundamental grasp of the underlying principles and work-aday practices of one's own business.

"A tall order!" you remark.

Yes, so tall that few men can reach it in their rawer years.

Judgment is one talent that executives scarcely dare to expect in youngish men. "You cannot put an old head upon young shoulders" refers very largely to this matter of judgment.

But not always.

Ralph Hayes, ex-private secretary of Secretary of War Baker, is a mere stripling; yet he successfully filled his exacting position chiefly because of his phenomenal judgment, his ability to pass upon what and whom should be placed before the War Chief, and what and whom should be disposed of otherwise.

A roomful of railway clerks were at work in Chicago when a request came to the chief clerk to send the ablest one out to the stockyards to take a better-paid job with Morris & Co. The one favored re-

turned, indignantly fuming that he would not work amid such smelly surroundings. Another clerk volunteered to go. You now see his name (Thomas E. Wilson) all over the land as head of one of the world's largest packing companies. The other clerk has remained an unknown. Which of these showed the better judgment?

In the panic of 1873, when failures swept across the country like a typhoon, instead of losing his head and joining the stampede, one Pennsylvania youth borrowed every dollar he could lay his hands on, bought coke lands that others threw over as virtually worthless, backed up his judgment by building and operating coke ovens—and to-day he is rated as perhaps the second richest man in America. He is Henry C. Frick.

"Any man who hasn't ability to judge for himself would better get a comfortable clerkship somewhere, letting some one of more ambition and ability do the thinking necessary to run the business," said D. O. Mills.

It is not generally known that the Morgan banking fortune received its biggest boost in the early days by a daring act on the part of its founder. When France was crushed and bleeding, her credit utterly gone, Junius Spencer Morgan, then located in London, undertook to supply the French Government with a huge loan. Other bankers thought the Yankee was crazy. But Morgan's judgment proved sound, and he reaped a colossal profit.

War times have always offered exceptional opportunities for those capable of seeing, seizing, and mastering them.

Germany's doom is due to her woeful, her unbelievable misjudgment. She misjudged the temper

and calibre of Belgium; she misjudged the attitude England would take; she misjudged the effect "frightfulness" would have upon civilized people; she misjudged the virility and courage of France; she misjudged, as her crowning blunder, the character of America, believing that we were so enamored of money-making that we would submit to any insult and outrage and barbarity rather than, forsooth, forego profits on munition making.

President Wilson's strength, his hold upon his own people and his place in the eyes of all civilized European nations, are due in large measure to the calmness, the patience, the impartiality, the judgment he exercised all through the trying months which preceded our entry into the conflict.

And looking ahead, America's place and power in the world will depend upon the judgment shown by our business leaders, by the men upon whom we must rely to fight the coming battle for commerce.

Cool, deliberate, penetrating judgment is as necessary in peace as in war.

The victories of to-morrow are to be reaped by the ambitious, industrious, plodding young men and older men who have fitted themselves to weigh conditions and prospects and problems and trends and aspirations—and reach wise judgments.

Life is an endless chain of judgments, from the time we feebly try to crawl to the time we pass on. We cannot escape the daily treadmill of decisions.

Let us open our eyes to the importance of making our decisions wisely.

The more imperfect our judgment, the less perfect our success.

You will say that judgment is something born in a man, and there is little or no hope of developing it if he hasn't got it already. If he hasn't good judgment, how can he even know whether he has or hasn't? And how can he know whether he is improving it or not?

There are several ways of getting around this dilemma.

First, look back over your past history and see how good your judgment has been. Hindsight is proverbially good. That is not judgment; that is history. Look your history over and see what sort of judgment you have displayed, judging by the results that followed. If you decide that you have made a lot of mistakes of judgment (and all of us make a good many, but many of us more than others), what are you going to do about the future?

The first thing is to decide why you made those mistakes—did you jump at conclusions too hastily, or did you fail to take the advice of people who know better than you?

If you were too hasty in deciding, you can make a firm resolve that in the future you will decide nothing without thinking about it overnight. Any man can get a grip on himself and say, "I won't decide till to-morrow morning."

Or perhaps you are too slow to decide. I know a couple who want to buy a house. They have the money, and they have looked at many houses, and have gone deeply into many plans, but they never can decide while deciding is good. They see a bargain. They can't decide. Some months later they see someone else snap it up and then they know they

made a mistake not to take that. But they are still just as unable to decide about the next offer. What they need is to fix a limit for their decisions—"I will consider this just one week and then I will definitely decide one way or the other; I won't drift any more."

But perhaps you decide, only you decide badly. What are you going to do in a case like that?

Why, depend on some one or several persons who have better judgment than you. So many of your own decisions may have turned out badly that you decide definitely and once for all that you will let your wife do the deciding in important cases. That may be a mistake, like the rest; but you have plenty of time in which to make it.

Or you may have in your business a superior to whom you tie, or even an employee on whom you depend. Many and many a successful business depends for its success on the fact that the person in control is guided by a person whose judgment is better than his. This is not accidental. That person has formed one good judgment, and he has stuck to it through thick and thin.

Now with your little fountain pen just write down answers to these questions:

Is your judgment good—yes or no?

Can you improve it by taking more time to think? Or by taking less time?

If your judgment is poor, as judged by past results, whose judgment have you at command that is better than yours? Is there any one person whose judgment you will definitely decide to follow?

Or will you stick to a system of getting a consensus of several opinions?

This is the corporation method of judging, and American business testifies how good it has been.

FRIENDS

Make friends and you will make greater progress.

"I do not wittingly employ a man who cannot meet other men and make friends of them in the meeting," declares Thomas E. Wilson, whose rise, unaided, to the head of a great packing organization, is a typical American fact-romance.

"I had met Kitchener before he became famous, was impressed with his calibre and made friends with him," Charles M. Schwab confided to me. Later, Kitchener summoned Schwab and gave him war orders running into hundreds of millions.

"I believe in making friends," Mr Schwab added.

I have since learned that Mr. Schwab had similarly spotted Jellicoe as a coming man and made it his business to cultivate that naval officer's acquaintance long before "Admiral" was prefixed to Jellicoe's name. Schwab attributes his success in no small measure to the friendships he has made all through life.

When the directors of a great enterprise need a president, to whom do their minds first turn? To some utter stranger? No; to some man they know, some man they have met, some man who has made a strong impression upon them, some man toward whom they feel friendly.

Corporations to-day are willing to pay any price for an executive who is friendly with the public, who has won the public's confidence and good-will.

Make friends and your friends will make you.

Friendship eliminates friction. Enmity breeds failure.

Henry Ford, in a sense, owed his start as a maker of motors to the friendship of a street vendor of coffee and sandwiches, "Coffee Jim," to whose lunch-wagon the impecunious young inventor used to trudge for a midnight cup of coffee when wrestling with his first experimental engine. Ford had made a friend of him.

Henry P. Davison not long since was a guest of the King of England, and was entertained also by the Prince of Wales. This American banker's phenomenal rise is attributable in unusual degree to his success in winning friendships. Half the leading financial institutions in New York are officered by friends of Davison, by men whom he has grappled to his soul "with hooks of steel," men who would go through fire and water for him. "Davison men" has become a current phrase in the financial world.

"Your friends can do little for you; you must carve your own path," is a truism. Yet not more of a truism than that without friends no man can reach and long stay at the top.

When rulers lose the friendship of their people their house sooner or later loses the crown.

No head of a great industrial organization who has forfeited the friendship of his whole force can long retain his place, for without friendly cooperation his administration must prove a costly failure.

"The self-made man is an unfinished product" it has been wittily said. No man is a finished product who, in making himself, has neglected to make friends.

A certain executive some time ago fell into disfavor

and it was freely rumored that he was slated to go. One of his powerful friends graciously let all know that he was to stand by him—and all tongues instantly ceased to wag.

How often have men been made or unmade by the loyalty of their friends at a critical hour!

"Can any man grow so big that he does not need friends? Can you not trace some gigantic bankruptcies to the trade lost through the notion of the executives that they were so important that the opinion of the world did not count?" asks Thomas E. Wilson, already quoted. Again: "For meeting many men through the day, learning from them and making friends, if possible, is my way of doing business. The path of an executive and of an organization which he represents is hard or easy precisely in proportion to the number of friends he has. Since one meets so many men but once, and their single impression grades the mark which they give to you and your business, isn't it worth while having the mark a good one?"

"If you ask me for an axiom to guide you in your everyday life and work, I would simply say, Make a better friend of every man with whom you come in contact" was Henry L. Doherty's advice to a body of his young student-workers.

The way to make a true friend is to be one.

It takes the right kind of qualities to make the right kind of friends. Like attracts like. "Show me your friends and I'll tell you what you are" contains a real truth.

The best friendships are not born of selfishness but of unselfishness.

"No one," says Ed. Howe, "has ever done much for me. I may have expected a great deal from

friends long ago, but I do not now. I have not only learned that if I expect a great deal of them I will be disappointed; I have learned that I have no right to expect it. Friends are like a pleasant park where you wish to go; while you may enjoy the flowers you must not cut them."

To have sincere friends one must be a sincere friend.

Friendship implies loyalty, esteem, cordiality, sympathy, affection, readiness to aid, to help, to stick, to fight for, if need be.

The real friend is he or she who can share all our sorrows and double all our joys.

Poets and sages all through the ages have reserved their loftiest language for the portraying of true friendship, true friends.

Germany's crowning tragedy is that she is without a friend among the free nations of the world. Her cruelty, barbarity, beastliness, treachery, have lost her the respect of every decent human being on the face of the earth.

The United States now stands high in the friendship of other peoples because she has demonstrated that she is the friend of every worthy nation. Even Latin America has come to see in us a true friend. China looks upon us as her staunchest of friends, because on a memorable occasion we acted the *rôle* of friend to her in her hour of travail.

Some among our older generation of business leaders imagined that they were powerful enough to force their way forward without troubling to make friends. But in time most of them learned better.

No. No man can make the most of his life, either in business or socially, without carefully and con-

scientiously striving to win the right kind of friends as he goes along. As Ben. Franklin quaintly put it: "Mind your company. He that lies down with dogs will rise up with fleas."

To put it on no higher plane, the man who has most friends of a desirable character has most potential customers—or, if he be a professional man, the most potential clients or patients.

An aptitude for winning friends is an invaluable qualification for winning success.

The young man who aspires to make his mark in the world, who aspires to merit honors from his fellowmen, must early and earnestly and unselfishly seek to *deserve* the friendship of others.

The friend indeed is the friend when you are in need.

Strive to be that type of friend. Strive to hold out the helping hand all along the pathway of life. Friendly acts are as loaves of bread cast on returning waters.

Radiate friendship and it will return sevenfold.

What is life without friends?

Is not the aim and end of life to give and get happiness?

And what happiness can there be without friendships and friends?

Friends are essential to success.

They are still more essential to happiness.

And success without happiness is not true success.

Therefore, to win place and power and honor and happiness, begin by assiduously and unselfishly winning friends.

True friendship cannot be bought with money.

True friendship can be bought only by friendship.

To have friends, be a friend!

How to Create a Circle of Friends

Many a man says, "I wasn't born rich enough to attract a good circle of friends." Or, "I don't seem to have the knack of making friends—they don't come my way." Or, "My life is in a narrow groove where I simply do not have the opportunity to meet people and make friends." Most people think of their friends as the persons they have happened to meet by chance and in whose company they take pleasure.

Jesus Christ, considered simply as a man, is one of the best examples that history affords of how powerful friends are made. He began by being friendly and helpful to the poor fishermen and others about Him. He tried to help them mentally, to be their friend. His desire to help them was so steady, so persistent, that He bound the poor people around Him to Himself and His cause so closely that they were ready later to lay down their lives for Him. And as time has gone on this determined devotion of very poor and humble people has developed into the friendship of the most powerful men and women throughout the entire world. He didn't live in the flesh to see all this, but the twenty centuries of history show us on a gigantic scale the process by which you in your span of life can make friends of the people about you—forming the habit of service, the habit which is the central principle of American business success—and these in time will somehow become the rich and powerful. You can't go out and attract the rich and powerful directly and at first hand, except here and there by good chance. If you did, your efforts would instantly be under suspicion

of selfish scheming, and friendship never lives in a selfish atmosphere. Unselfishness seeks to befriend those who need you more than you need them; in time the person who is habitually unselfish and helpful is able to befriend and help the person who is or becomes powerful, and in turn helps or befriends you.

Many a man is careless about cultivating friends. He is content to amuse himself with mere acquaintances, or has a distaste for cultivating strangers.

Friends are very largely the result of a quiet but systematic effort.

Are you, now, trying to build up your circle of friends?

Do you see in every person you come in contact with a possible future person of power, a human being who might be worth cultivating, and consciously and regularly decide in your own mind whether or not you should go out of your way to make that person a friend?

Check over your list of acquaintances—first your business associates—then your neighbors where you live—then your casual acquaintances.

Which of them ought you to cultivate, as a real friend, get into more lasting and permanent relations with?

When you want a person for a friend, be he or she high or low, the thing to do is to watch for an opportunity to do that person a favor, to be of service. If the person seems to appreciate it, do him another service. If he is indifferent, don't waste too much time on that one, but seek another who may be more appreciative, more responsive. In this way you will certainly build by degrees a remarkable circle of friends.

Friends are often driven away by personal habits

of which we ourselves are entirely unconscious. Ask yourself, Do you seem to miss cementing the friendship of as many persons as you feel you ought?

It may be some repulsive habit you have. Check yourself over and see if you cannot find out the cause—talk the matter over with some intimate friend you already have, for example, your wife or brother or father or sister. Then make a business of eradicating at once and efficiently that bad habit.

You won't do it in a minute, but it will surely be worth your effort in the end.

COURAGE

The world's heroes have been men of courage.

Heroism *is* courage.

"The world hates a coward" has come to be a slang phrase, but it embodies truth.

Not one of us wants to be regarded as a coward.

Cowardice is among the most despicable of human qualities.

Cowardice, moreover, doesn't pay. Courage—justified courage—does.

Who have made the greatest successes?

Men of mediocre courage? Men of wobbly spines? Men afraid to do and dare? Men who hesitated to strike out from beaten paths?

Nay, verily.

Was Washington without superlative courage? Was Lincoln? Did not Fulton need unwavering courage to brave difficulties and ridicule and obloquy? Did not Goodyear? Did not McCormick?

Would Hill have earned the title "Empire Builder" had he not possessed and exercised almost superhuman courage?

Would Harriman have become "The Railroad Wizard," master of enough railway lines to encircle the earth several times, had he not struck out boldly and by sheer strength of brain and will and determination overcome every obstacle, financial and physical?

What in Roosevelt captivates the populace? Is

it not his fearlessness, his prowess with fist and gun, his outspokenness, his detestation of pussy-footing, his scorn of mollycoddles?

What has won Woodrow Wilson the support and admiration of many political opponents? Chiefly his quiet courage, his dogged firmness, his refusal to be overawed by the threats or the acts of Prussianism.

Henry Ford is a popular hero, less because he supplies the world with low-priced automobiles, than because he had a long, hard fight to gain a foothold, because he persistently refused to capitulate to capitalists, and because he overthrew all precedent and flouted all prejudice by inaugurating a new economic order—the payment of a five-dollar-a-day minimum wage to his workers.

Who is the hero most cited by the multitude? Steve Brodie—because he had courage.

Why were the greatest idols of the past nearly all soldiers? Because battles used to afford opportunities for the exhibition of bravery.

Why do wearers of the national uniform to-day arouse enthusiasm? Largely because the uniform typifies courage, daring, heroism.

Courage is not less necessary in the field of business than on the field of battle. The battles of peace call for as great courage as the battles of war.

The men who have done big things are those who were not afraid to attempt big things, who were not afraid to breast opposition, who were not afraid to risk failure in order to gain success.

The timid prefer to keep close to the shore, to stick to well-trodden paths, to make sure of earning twenty dollars rather than running any risk in an effort to earn twenty thousand or twenty million.

Granted, then, that courage—true courage, not "Dutch" courage—is an important key to the portals of success:

How can courage be attained?

Can it be cultivated?

It can. How? By honest, conscientious, persistent, persevering effort, by inward consciousness that success is *deserved.*

That's the main secret of it.

"Thrice is he armed that hath his quarrel just." "Innocence is triple Armor." "Conscience makes cowards of us all."

These sentences are eternally true.

If we *know* we have right on our side it gives us confidence and courage.

If we know we are wrong, if we know we do *not* deserve to succeed, our courage falters and our hands, hearts, and minds lose their strength.

Conceit is not courage.

One of the attributes of genuine courage is modesty.

Conceit is a form of weakness.

The youth or the man who has courage based on the knowledge that his courage is justified by his record and his ability is not apt to swank and swagger and bluster.

That which a person has acquired by honest sweat and merit does not beget conceit; rather does it beget a spirit of humility.

Great courage and great pride rarely go hand-in-hand.

The best way to cultivate courage is to cultivate merit, to cultivate knowledge, to cultivate ability, to cultivate mastery of self and mastery of one's vocation.

Knowledge is power. The man of power need be no coward.

Ignorance breeds conceit. Wisdom breeds inward courage and self-confidence.

The man who is master of his job is seldom flustered. He *knows* he can handle it, he *knows* he can meet every emergency, he *knows* he is equal to it.

The weakling, the man not sure of himself, the man who is constantly afraid something will turn up to confound him, is at heart a coward, no matter how he may prate, and he is usually ready to blame his own shortcomings upon others.

"The law of nature," said Emerson, "is, Do the thing and you shall have the power; but they who do not the thing have not the power."

I once asked Theodore N. Vail for a brief "Success Recipe," and here is his reply: "Concentration, application, persistency, good judgment, imagination—and courage. These spell success. Don't be easily discouraged."

The failure in life hardly ever blames himself. The world's hand has been against him, he claims.

The man of courage scorns to blame the world for his fate. "Master of destiny am I," he tells himself—and he acts and plans and plods accordingly.

The schoolboy who has mastered his multiplication-table is not afraid when quizzing time comes. The fellow who has shirked learning it quakes in his shoes when called to the blackboard.

And so it is in the school of life.

If we have earnestly, painstakingly, honorably learned our part we face the show-down with confidence and courage.

If we have shirked, we may *assume* courage, but at heart we feel the cowardice of guilt.

COURAGE

The player holding a four-flush may put on a brave front and act with much display of boldness, but he knows that if he is called the jig is up.

In life our cards are called sooner or later.

Without courage the highest success cannot be attained.

Without hard-won worth we cannot attain the highest courage.

By mastering self, by mastering our job, we master fear and gain courage.

In a word, worth is the parent of courage.

How You Can Develop the Right Sort of Courage in Business

There are various kinds of courage, and each man must decide for himself what kind he needs to develop in his particular situation. Let us check over your situation together and see where you need to put your mental effort.

Are you afraid of your wife? When she insists on spending more on your living expenses than you can afford, so that you are gradually rolling up a deficit, and you haven't the courage to make her face the truth and join you in living below your income so that instead of a deficit you can be actually saving, you are headed for those situations where men have defaulted and been sent to prison. You may pile up only debts which will be regarded as entirely legal but still you are living on other people's money, and worst of all, you are ruining your chances for final and permanent success.

Are you so afraid of your companions that you cannot say "No" when they invite you to take a drink, or smoke a cigar which you know injures your health, or gamble a little when you know the effect is injurious to your moral energies? Pull yourself together right now. Face the music. Grit your teeth, and be firm. You can't begin a minute too soon.

On the other hand, you may be a timid person who is afraid to spend a cent lest he come to poverty in the end. Such a man starves himself and his wife to death out of fear of extravagance, undermining the health of both. He denies himself and his family necessary recreation, intellectual enjoyment, all

the richness and beauties of life. In short, he is a miser of greater or less degree. All misers are simply cowards. You may not be called a miser, but you may be tinged with miserliness, you may be "nigh," and at the bottom you will find you are afraid to spend the money you ought to spend. Honestly, now, are you timid in that direction?

Such a man usually is afraid to take any chances in business. All business is a gamble. Good money is always made by taking a reasonable chance. Be as conservative as you like up to a certain point—then plunge. When Miss Opportunity comes your way, don't be afraid to embrace her and kiss her full on the mouth. Does a figure of speech like that make you shudder?

Have you in the past let opportunity go by?

Think it over. Have you? If you have, set your courage firmly to be ready for the next good luck that comes—for all men have plenty of good luck if they only see it and take advantage of it.

The great fortress and bulwark of courage in business is knowing your job, your customers, and business conditions. Then when you have a good thing, nothing can shake you out of it. It is natural to have courage to stand to your guns till the fight is really won—that is the great courage we admire so much in the great business leaders of America. Are you slipping along on the surface of things, doing what comes easiest, what everybody seems to think is the proper caper? Or are you getting your feet down on the rock of knowledge where you can stand with firm courage when the opinion of the world is against you, or is apathetic?

If you think you have plenty of courage, stop and see if it is the right kind.

Are you a hare-brained speculator? That is not courage.

Are you ready to fight any man who calls you an ugly name? That is not courage.

Or have you that solid firmness which enables you to say "No" quietly and in cold blood when you ought to say "No", or to say "Yes" quietly and in cold blood when you ought to say "Yes"?

The way to develop courage is to be honest with yourself first of all—and then every day practice gritting your teeth mentally. A daily exercise in mental gritting of teeth, coupled with a constant effort at personal honesty and serious thinking, will do just as much for your courage as a daily setting-up exercise will do for your muscles.

Do you need that exercise?

And will you begin to practice right now?

SELF-RELIANCE

"If I had taken the advice of others I wouldn't have done anything," said Christopher Hannevig, a brilliant young Norwegian who came to this country after the European war began, embarked in the shipping business on $10,000 capital, and in three years turned each thousand into a million.

He had self-reliance.

Without self-reliance no man can succeed in the largest way.

Self-reliance has been well defined as "a multiplex virtue, the amalgam of courage, energy, hope, grit, enthusiasm, ambition, and endurance."

Said John D. Rockefeller to me: "Young men expect to have far too much done for them. By learning their business thoroughly, and saving their money, they can equip themselves to do things for themselves." Mr. Rockefeller was a shining example of self-reliance in his active days.

So were, indeed, most of our conspicuously successful leaders—Harriman, Frick, Stephen Girard, Woolworth, Commodore Vanderbilt, A. T. Stewart, Edison, Hill, Vail, Gary, Robert Dollar, to mention a few.

Self-reliance breeds courage, faith, determination, never-say-dieness.

Self-reliance inspires a man to do the best that is in him.

Without self-reliance, the difficulties that are com-

mon to forging ahead cannot be fought and overmatched.

Self-reliance is a well-spring of hope and inspiration and courage.

It strengthens the will, the brain, the arm.

It is as a strong pole by which you can vault over obstacles.

Lose self-reliance, and you become weak, wobbly, vacillating. You balk at even the shadow of difficulty.

Admit the danger of defeat, and you are already half defeated.

It was Foch who declared that a battle is never lost until it is morally lost. The French had *actually* lost the battle of the Marne but not *morally* when he gave the command to take the offensive. And his beaten army won.

Archimedes is credited with the declaration: "Give me a lever of sufficient length and a fulcrum to rest it upon, and I would move the world."

Your modern Archimedes sets about making the needed lever and fulcrum. He does not wait to have something handed to him: he goes after it and either finds it or makes it.

If you have no faith, no reliance in yourself, how can you expect others to place faith or reliance in you?

Aim high and you may hit high; aim low and you are little likely to hit high.

Don't be a Uriah Heep. Strive rather to cultivate something of the Napoleonic mind—Napoleon not only had self-faith, but he inspired among others such confidence that his presence at a battle was accounted worth a hundred thousand men.

Said a veteran editor to me years ago: "Don't

put so small a heading on that story, or our readers may accept your own appraisal of it that it is not worth a big head."

"Heaven never helps the man who will not act" was one of the wise sayings of Sophocles.

"The world stands aside to let anyone pass who knows where he is going," said David Starr Jordan the other day.

Ah! There you have the kernel of the whole matter.

You must *know* where you are going.

The ignorant person has no business to have self-reliance.

Self-reliance must be well founded; there must be basis for it.

To be self-reliant will avail you nothing if you are incompetent.

You must, before placing confident reliance upon self, be justified in having self-reliance.

David would have been an unspeakable fool to have entered the lists against Goliath had he not been a crack sling-shot. He had self-reliance solely because his self-reliance was justified, solely because he had made himself so adept at the sling that he knew he could hit the forehead of the swaggering giant.

Our soldiers now going to the front might have all the self-reliance in the world, but if they were to enter the trenches without a day's training they would inevitably be licked; their self-reliance would be unjustified.

When Saul of Tarsus became Paul the Apostle he exhibited superb self-reliance under the most trying and tragic of circumstances. But he possessed the qualities which justified his self-reliance.

The deposed Czar of Russia had no self-reliance, nor had he any business to have self-reliance, since he was a worthless lightweight.

The German Emperor is the world's most conspicuous example of overweening, unreasonable, fantastic self-reliance. And he, too, is doomed.

Self-reliance must be sane.

It must be founded on reason.

To be self-reliant you must, to use a colloquialism, "be there with the goods."

Get "the goods" before you get an overstock of self-reliance.

Unjustified self-reliance is nothing more nor less than foolish conceit.

Were an indifferent boxer to enter the ring against Jess Willard no amount of self-reliance would save him from defeat.

Self-reliance that rings true, the brand of self-reliance that will enable you to batter down opposition, must be and can only be born of consciousness of merit, consciousness of skill, consciousness of thorough mastery of the matter in hand.

Unjustified self-reliance will get you nowhere except into trouble.

There is a book called, "Every Man His Own Lawyer." A wise lawyer once remarked that the volume should carry this sub-title: "And lose every case."

The difference between justified self-reliance and unjustified self-reliance is the difference between conceit and courage, between vanity and valor.

One's aim, therefore, must be to earn the right to feel self-reliant.

The engineer does not try to send a hundred-

ton load across a bridge fit to carry only ten tons. Neither must one place a full measure of self-reliance upon a foundation capable of supporting only a meagre amount of self-reliance.

Don't tackle Goliaths until you have toiled and sweated and practiced and trained to become a master sling-shot.

The trouble is that those who should have the least self-reliance often have the most, and that those who ought to have a lot have too little.

Be sure you are warranted in possessing self-reliance.

Then let self-reliance possess you.

Go forth with the courage of a David, of a Moses, of a Joshua. Or, if you prefer modern examples, with the courage of a Harriman, who, beginning with nothing, fought and overcame the most powerful and plutocratic interests in the land; the courage of a Woolworth who, though compelled to close, as failures, three of the first five stores he opened, cleaved his way steadfastly ahead and now controls more than a thousand stores which yield him a multi-millionaire's income; the courage of Edison, who has conducted probably a quarter of a million unsuccessful experiments, yet never becomes disheartened.

The fundamentals of wise, warranted self-reliance are consciousness of ability, consciousness of innate merit, consciousness that you deserve to succeed.

Just as wishing without working will get you nowhere, so puffing yourself up with self-reliance that is without proper basis will lead you only to a fool's paradise.

When I start out to play golf I can muster up very little confidence that I'll win, but when I sit

down to play a game of checkers I have an abundance of self-confidence. Why? Because I know I am a poor golf player, whereas I mastered checkers when a lad in a bleak back-woods country where checkers formed almost our sole amusement all through the long winters.

The young daughter of a neighbor one day walked over her head in the swimming pool although she could not swim a stroke. Of course she had to be rescued. That was a species of unwarranted self-confidence. Another friend swam almost across the pond under water and emerged none the worse. His self-reliance was justified, because he was an expert swimmer.

Learning to succeed is like learning to swim: you must have a goodly measure of self-confidence, but not too blankety much of it before you have mastered at least the rudiments of the art.

"To what formative influence do you attribute your material success," D. O. Mills was asked. Here is his reply: "I was taught very early that I would have to depend entirely upon myself; that my future lay in my own hands. I had that for a start, and it was a good one. I didn't waste any time bothering about succession to wealth, which so often acts as a drag upon young men. Many persons waste the best years of their lives waiting for dead men's shoes; and, when they get them, find them entirely too big to wear gracefully, simply because they have not developed themselves to wear them. I have never accepted an inheritance or anything but goodwill from my family or relatives. As a rule, the small inheritance, which, to a boy, would seem large, has a tendency to lessen

his efforts, and is a great damage to him in the way of acquiring habits necessary to success."

Develop robust powers—and exercise self-reliance in developing them to the utmost.

Then develop robust self-reliance.

Learn from others; but don't lean on them.

You must do your own track-laying and bridge-building through the hilly territory that leads to the land of success.

You must depend chiefly on your own strong right arm, your own well-developed brain.

Possessing these, then go forward with firm step, eyes clear, head erect, prompted and propelled by unquestioning, unwavering, unconquerable self-reliance.

How You May Cultivate the Right Kind of Self-reliance

The right kind of self-reliance must be measured with the accuracy of a fine balance in a scientist's laboratory. The moment it goes too far it is foolhardiness—it is no longer self-reliance. That involves a new principle in your study of your own psychology.

First of all, self-reliance should as a rule be confined strictly to one line of endeavor, which is your life work. Lack of self-reliance in all other directions is called "modesty," and the man who has made a great success in one line, say as a salesman, and starts out to tell people what's what in some other line in which he has not been trained, say Music, he simply makes a fool of himself, to put it bluntly. There are a few exceptions—emergencies—but in general we may adopt it as a principle that we will cultivate self-reliance in only one line, the line of our life work.

You adopt your life work because you have an inner conviction that you are in some degree fitted to succeed in that line. You can't prove it, but you have thought it all over so carefully that you are satisfied in your own mind that you can make good. At that point your quiet self-reliance can be simply unlimited. Don't talk about it. True self-reliance seldom goes with boasting or garrulity. But when it is up to you to act, act boldly, unhesitatingly, with complete self-reliance. You may fail, you may have misjudged your powers; but that doesn't make any difference. In this line your whole life is at stake, and you have your whole life

in which to make good. Take your failure like a man and go at it again—and again—and again—and again. There can be no such thing as foolhardiness in the determination to make good in your chosen life work. That is the place for unrestricted self-reliance, and it is about the only place.

Many a man has walked up to the opportunity for which he has long been preparing himself, looked it full in the face, and then begun to get cold feet. He didn't have the nerve to bet on himself the last dollar he has. He would be a blank fool to bet his last dollar on a horserace; but when it comes to betting on yourself and your power to do the thing you know you must do or write yourself down a failure, you're a chicken-livered coward if you hesitate.

I put it in plain language, because that is the only drug that will cure your sickness if you are subject to that kind of nervous hesitation—lack of true self-reliance.

As it is very hard for any man to look himself in the face and write him down a fool and a coward, I want to ask you to check over your past history and see just what you did on different important occasions.

Take merely the chain of events in your pursuit of your life career (nothing else) from the time you left school to go to work.

What was your first important opportunity?

Write it down.

And how did you deal with that opportunity?

Write down the answer with courageous honesty for your own private information.

Then what was your next important opportunity?

Write that down.

Also write down honestly the way in which you met that.

And so on down the list till you come to the present time.

If you look back over such a definite written record, you will have very little trouble in deciding whether you have lacked self-reliance. If you have, the only thing you can do is to concentrate the whole force of your willpower on overcoming it.

SERVE

When men take up arms for their country, they go into "service."

This is the highest form of patriotism,the sublimest duty man can render his country.

He is then "on active service." He is serving others.

To typify that it is nobler to serve than to be served, Christ washed the feet of His disciples.

Ancient people chose for their rulers the man who had served them best, those who had distinguished themselves by prowess, who had most successfully driven off enemies—the motto of the Prince of Wales is "Ich dien," I serve. Even in later days kings led forth their armies in person. They served.

Then kings ceased to make service their first consideration; instead, they demanded the services of others.

And thus they writ their own doom.

Neither human being nor animal which ceases to serve lasts.

The world had been ignoring this eternal truth. Not only rulers, but gigantic corporations, wealthy individuals and influential politicians had come to be solely concerned in serving their own ends, in having the people serve them, in using the people instead of striving to be useful to the people.

With a jolt they have been taught the folly of their course. The principle of serving is again being enthroned.

Kings and corporations and railroads and multi-millionaires and politicians are learning that their very existence depends upon fulfilling the eternal obligation to Serve.

If a man will not work, neither shall he eat. That decree expresses a truth as fundamental as the universe itself.

To work means to serve, to perform some useful service, to contribute some effort to turning the wheels of the world.

Too many individuals and organizations of great ability and power imagined they could best succeed, not in working, in the accepted sense of that word, but by "working" the people.

Business, especially Big Business, degenerated into a catch-as-catch-can wrestling match. Each tried to throw down the other. It became governed, not by the Golden Rule, but by rules which ignored ethics and flaunted the spirit of Christianity.

"Do the other fellow before he does you" became a daily maxim.

Competition became the business world's god, a god that justified every form of commercial ruthlessness, a god that sanctioned any and every questionable practice so long as it knocked the other fellow on the head. The rights of the public were trampled upon without qualm. But there were and are eternal laws which no overlord and no trust, however powerful, can permanently override. The mills of the gods often grind slowly, but they never cease grinding.

The light began to dawn that this new order, this new system based on might and not right, was not working smoothly, that there was some fatal flaw in it, that it threatened to break down unless remedied.

Wiser heads realized that there must be a return to just principles, that the rule of right must supplant the rule of might, that justice must be practiced, and not injustice.

Gradually there emerged, as from the clouds, a clear ray of shining truth: *To survive, men and business and corporations must serve.*

Success must no longer be spelled $UCCE$$. It must be spelled SERVICE. The fetich of competition gives way to co-operation.

Within the last few years corporations and firms have taken to proclaiming that their motto is "Service." All business is nothing more or less than Serving. Business simply means performing some service which earns a reward.

We have not yet reached the stage where those individuals or companies which serve most are always rewarded most generously: but we are rapidly progressing toward the ideal goal.

The young man entering business who is anxious to succeed must recognize that his success will be in proportion to the value of the service he renders. Indifferent service brings indifferent rewards.

Great service, generally speaking, brings great reward. He who is ambitious to succeed must learn how he can best serve, how he can fit himself to earn high rewards, how, in short, he can make himself useful beyond the ordinary.

Our richest men admittedly are not in every case those who have rendered the people the most valuable service; yet it is broadly true that those who have won large fortunes have exercised greater skill, have studied deeper, have worked harder, have planned more assiduously, and have exercised greater foresight than the rest of us.

And in future, rewards will even more often be in accordance with deserts. The question for each individual to ask himself or herself therefore is: How can I do most for the world? What is the most valuable service I can train myself to perform? How can I become of the greatest useful service within my powers of study and discipline and exertion and development?

Also the firm or corporation which simply acts on the motto, "Take care of Number One" will not go far and stay there unless it broadens its vision and its practice by taking care also of Number Two—that is, the party with whom it transacts business.

"Money," says John Hays Hammond, "is a good thing to have if you get it the right way, but real success can lie only where there is service performed for the benefit of your community, your state or your nation. There is no success other than that. The deserved esteem of your fellow-citizens and their affection, if you are fortunate enough to have that with esteem, is the highest success that can come to any man."

Says a notably successful business man: "If you are going to handle men—and to be successful you must handle them well—you must *serve* them. To serve them you must understand them. The study of men, including yourself, helps you to see the ways in which your service to others may be made more effective. I cannot emphasize service too strongly. Take salesmanship, for example. In selling things, you don't need to put a vast amount of energy into dilating on the mechanical or physical perfection of your product; it is more important to show what *service* it will do the purchaser."

Always value must be given for what is received.

In other words, legitimate full-measure service must be rendered. There is scarcely a single door leading to success which cannot be opened by the key of Service. A too-current business phrase used to be, "Soak 'em." The modern version, and a much more worthwhile one, is, "Serve 'em."

There has to be giving out before there can be taking in. There is sowing before there can be harvesting. Which is simply another way of saying that you must serve in order to earn a reward. In brief, to succeed, SERVE.

The first important principle of practical psychology is that mental action and reaction are equal. Fix attention on an idea, and the naturally resulting action will come unless prevented by the force of counter ideas. That applies to one's own mind—fix attention on the idea, think the thought, and you have a natural tendency to do the thing. It also applies to influencing others—make them fix their attention on your generous service and they will have a natural tendency to reciprocate by serving you.

In an autocratic country people do things because they have to, because physical force is so brought to bear that they must do things to avoid being very uncomfortable. That was the inherited idea of business in this country, free though it was politically. In business the prevailing method was to get a "corner" and "squeeze" the public into doing business. The trouble about that plan of doing business was that when people are squeezed they do buy what they have to have, but the moment they find a way to get along without such purchases they stop them, and they have a natural tendency to avoid the squeezers. Germany has tried the "squeezing" plan on the world and we can all see instantly how little chance a German will have to get voluntary business from the various peoples of the world it has tried to squeeze. The same lasting prejudice exists against the "trusts" that applied the squeezing tactics in time gone by.

The modern business world has discovered that since the mind works with almost mathematical

precision, generous service compels buying just as surely as corners ever did, and people feel they do not act under compulsion but quite voluntarily. This is a natural and entirely effective way of compelling business, and because it is natural it leaves no bad taste in the mouth, it has no after-results that are not good, but on the contrary it builds up that great intangible asset "goodwill," and it is the only thing that will hold business permanently, the only principle on which a sound and lasting business can be built.

Now look your own case squarely in the face: are you or are you not operating entirely or only partially on the principle of service? It all comes back to the faith in your mind—do you honestly and fully believe that it is easier to make people do what you wish by first doing what will please them, than by trying to force them in any way?

Now check up your business practices in detail. Take a sheet of paper and draw a line down the middle. On the left-hand side enter the different services you perform which ought to make people want to be your loyal and faithful customers. On the right-hand side enter all the little practices which are more or less in the nature of compulsion, things which people don't like but to which they submit for counterbalancing reasons.

Probably you think you can't avoid those little practices, but consider them one by one and see if you cannot make an adjustment by which you can get free and voluntary action instead of action under compulsion. The importance of the details does not make any difference—the most trifling little things often influence the feeling and general attitude of the customer even more than larger

factors. You can't put matters on a bargaining basis. The modern service philosophy requires free and helpful co-operation in every little point, regardless of whether it pays or not; and sooner or later the customer will pay heavily for other services, and will be glad to do so because of memory of all the little things you have done. That is why it is so important that you check up in this way the details of your business habits and practice.

LOYALTY

"*Loyalty!*" replied H. P. Davison, the foremost partner of J. P. Morgan & Co.

A party of eminently successful men were discussing what quality they demanded above all others in selecting employees and associates. Davison's one-word verdict was generally endorsed.

Loyalty is at the foundation of individual success, domestic success, corporate success, national success.

The greatest empire of old was reared on loyalty; it crumbled when its leaders ceased to put loyalty to the state first.

What has erected and held together the widest empire the world has ever known? The Loyalty of Britons in every branch of the British Empire.

What has held together for centuries that amazing organization, the Catholic Church? The loyalty of priests and members.

Loyalty is as cement binding together the separate stones of a structure.

What gives a great army its power? The loyalty of every soldier to his superior. Without such loyalty an army would be as ineffective as a rabble.

What contributed to the collapse of the vast army of Russia? What contributed to the stampede of Italy's forces? Was it not the subtle, insidious sowing of seeds of disloyalty and distrust by the scheming Germans?

Disloyalty disintegrates. Disloyalty dissolves.

Loyalty embodies faithfulness, steadfastness, trustworthiness, dependability, confidence, sticking-closer-than-a-brotherness.

What does disloyalty conjure up? Treachery, double-dealing, stabbing-in-the-back, nefarious plotting, the stiletto, the hidden weapon of the assassin.

What is the foulest, the most execrated, the most damned name in all history, sacred or profane?

Judas Iscariot. From the moment that disloyal, treacherous follower betrayed his Master the name Judas has been synonymous with all that is loathsome, detestable and despicable.

Asked the secret of the success of the greatest industrial and commercial business organization of the nineteenth century, its founder, John D. Rockefeller, told me: "We gathered together round one table the ablest brains we could find in the country and we hid nothing from one another. We each gave the business our undivided attention and loyalty."

Nor could the mammoth United States Steel Corporation have succeeded had not E. H. Gary inspired loyal co-operation among the many industrial giants and the scores of thousands of workmen who made up the organization.

The spectacular success of Bethlehem was due, not solely to Charles M. Schwab's brilliant ability, but in large part to the loyal, enthusiastic and able support given by the fifteen young workers whom Mr. Schwab picked from the ranks and made his partners when the company was formed.

Without loyalty little can be accomplished in any sphere.

Even thieves have high regard for loyalty—says the adage, "There's honor among thieves."

Granted, then, the importance of loyalty, the question to be answered is: How can loyalty be inspired and how can it be cultivated?

To win and to engender loyalty the purpose in hand must be worthy of loyal, wholehearted effort.

Any person convinced that strong drink is a curse to humanity could never become a loyal bartender.

The employer who habitually cheats his customers has no business to expect loyal service from workers who believe in honesty. Too many employers ask their employees to deal questionably with customers and still expect employees thus trained in wrongdoing always to do the right thing in dealing with the employer. If you train a worker to cheat others you must be prepared to have him cheat you.

A first requisite of success is to get into some business and into some concern which deserves your loyalty.

Loyalty does not consist simply of performing one's daily tasks. It means something so large, in fact, that words cannot adequately describe it.

The loyal worker is prepared, if emergency arises, to sacrifice his own comfort, even his own interests. He must put the good of the concern ahead of his own temporary convenience. He must not only do his allotted work intelligently, but with enthusiasm, with zest, with a *will*.

A successful business woman recently confided that when she held only a minor position, which called for the addressing of envelopes, she "sent thoughts with each."

That pictures in the mind the true character, the true conception of loyalty.

Loyalty's relation to work is what the small boy

said salt was to meat—"the stuff that makes meat taste bad when it hasn't any."

Loyalty is service *plus*.

Although hard to define, it is easy to detect. And the most successful bosses are eager to spot it and ready to reward it.

Let a worker be ever so brilliant, ever so brainy, ever so ambitious, if his employers know he is not loyal through and through they will not for a moment consider promoting him to a position of great trust and responsibility, for disloyalty breeds distrust.

At crucial moments in the history of nations, of organizations and of individuals nothing is more important than an appeal to loyalty.

Mankind can never know to what extent the fate of the world was shaped by Nelson's immortal signal at Trafalgar Bay: "England expects every man to do his duty."

There never was opportunity equal to that of to-day for the exercise of loyalty in its national sense. We can exercise loyalty—yes, we can *live* loyalty—now as never before.

We demonstrate our loyalty or our disloyalty by almost every act of our daily life—by our eating or refraining from eating meat and wheat and other things needed by our armies; by subscribing or neglecting to subscribe for Liberty Bonds or War Savings Stamps; by contributing or refusing to contribute to Red Cross, Y.M.C.A., K. of C., Jewish Relief and other worthy causes; by indulging or refusing to indulge in unseemly luxuries.

Americans have now opportunity to crowd the loyalty and the patriotism of a whole lifetime into a single year.

Just as the nation demands loyalty as never

before, so do great business organizations demand the fullest measure of loyalty from their workers. If you can't be a booster for your job and your employer, boot yourself out.

It still holds true that the person who renders loyal service in a humble capacity will be chosen for higher responsibilities, just as the Biblical servant who multiplied the one pound given him by his master was made ruler over ten cities, whereas the servant who did not put his pound to use lost that which he had.

Loyalty can be rendered best by those who have best fitted themselves to perform loyal service, by those who have trained themselves, disciplined themselves, equipped themselves.

Loyalty to others involves, in a sense, unselfishness, readiness to consider first the good of the organization or the nation. Yet this unselfishness, this self-abnegation is not incompatible with that one sentence which sums it all up:

"To thine own self be true, and it must follow, as the night the day, thou can'st not then be false to any man."

How You Can Solve Your Problems of Loyalty

You are thoroughly convinced that loyalty is a good thing; but how are you going to apply it in your own case?

Take a pencil and let us check over your situation together.

We pass over all the questions involving loyalty in private personal relationships, such as loyalty to the girl you are engaged to marry when you are in the company of another who attracts you, or loyalty to parents when in company with companions you know they disapprove, and come at once to loyalty in business relations.

You have an employer who is crooked. You know he will sacrifice you unscrupulously if he gets a chance. Shall you be more loyal to him than he is to you?

In this case there is a conflict between loyalty to your own high principles and to an unscrupulous employer. There is just one thing for you to do—quit that employer as quickly as you can, and join yourself to an honest one to whom you can be loyal.

It is the most flagrant disloyalty to yourself to continue the relation of employee to employer—subordinate to superior—when you know or believe the superior is not worthy of your loyalty. If you are the superior, it is a different matter, it is a matter of judgment whether you will continue the relation or not, but most employers are deathly afraid of a disloyal subordinate, they don't want to take any chances doing business with that sort of person. I have done business with many crooked men (as customers), but I knew I did it at my

own peril and I was prepared for any emergency. It was a nervous strain that I found a serious matter, and in time I found it much more economical to confine my business dealings to people I could trust absolutely and with whom I could form a relation of mutual trust and loyalty.

Again: you have an employer who is straight, but at times you think your interests and his do not coincide. Shall you adhere to your own interests or his?

Your duty is plain. Either openly tell him what the situation is and that you feel you must take care of yourself in the circumstances, or if you don't tell him, sacrifice your own interest to his without a moment of hesitation.

The ideal situation is one that ought to be the commonest, that in which your own interests coincide generally with those of your employer, and you feel a personal respect for him which you wish him also to feel for you. Then it is your duty to let your loyalty of service go the limit. Every business man ought to feel this loyalty towards his customers, just as every employee ought to feel it towards his employer—the loyalty that wili make him want to go the limit in service.

Are you in a situation where you can go the limit in service—to your employer, to your employees, to your customers?

If not, get into a position where you can just as quickly as possible.

If you are, is your loyalty of the limited or unlimited kind?

If you admit it is limited, do you realize that the business is yours just so far as you make it yours by your loyalty?

Get that clearly into your mind—your employer's loyalty to you is probably just equal to your loyalty to him.

Are you satisfied in having him give you the same loyalty you give him?

If not, increase the measure of your devotion to the business.

Sit down and write a letter to your employer telling every detail of the situation. Talk it over with him on paper. Then tear up the letter. You will see the other fellow's situation more clearly.

MEMORY

The president of the largest corporation in America is the man who has the best memory of any man I know, James A. Farrell.

A youth entered the Denver Consolidated Electric Company's office and made it his business to learn and remember the name of every customer so that he could greet each one on coming into the office to pay the monthly bill. To-day he is either executive head or a director in more corporations than any other man in the United States, although he is not yet forty-five. He is Frank W. Frueauff.

The great Chicago fire destroyed practically all the legal books and documents and forms in the city, and lawyers were in a quandary as to how to obtain the correct legal phraseology of various documents until they discovered one very young lawyer who could write absolutely correctly from memory almost every form of legal document. He is now head of the world's largest industrial organization—E. H. Gary.

A Western farm boy made up his mind that he would train himself to remember names and faces as an aid to building up a wide circle of business friends. He can now call more bankers by name than perhaps any other banker in America and is president of the largest bank in Chicago, George M. Reynolds.

The greatest railroad builder America has ever

known and the man who did more than any other individual to create our Northwestern empire, James J. Hill, possessed the most wonderful memory I have ever encountered.

The man who is now the largest retail merchant in America, Frank W. Woolworth, used to keep every detail of his business in his head.

A good memory is almost indispensable to financial, industrial or commercial success.

More, memory is man's most precious of possessions—Insanity results from complete loss of memory.

Our memory is exactly what we make it, good, bad or indifferent.

Like most things, if neglected it will run to seed.

But if properly trained it can yield a variety of invaluable fruit, fruit which can bring not only a fortune in the market-place, but happiness in old age.

The lazy person complains, "I have such a poor memory." Or, "I was not blessed with a good memory."

No human being was ever born with a good memory.

Every strong, reliant, always-responsive memory had to be developed. It is the result of painstaking effort, particularly at the start, before the brain cells were trained so to operate that they could instantly respond to any and every call upon them.

Like most habits, both bad and good, the habit of cultivating the memory grows and in time requires no conscious effort.

Hill and Farrell and Reynolds and Frueauff and all the rest of them were not born with any better memories than ours, but each of them deliberately, earnestly, determinedly set about studying and

striving to cultivate this faculty, and in time all reaped the reward their endeavors deserved, just as you and I can reap a reward commensurate with the effort we choose to put forth in this direction.

In my own case, I could not do half as much work as I do if I had constantly to look up the things I have to write about. I can recall virtually every notable remark or statement any of our captains of industry ever made to me, a power for which no credit is due because it was born of necessity, as in interviewing it is often inadvisable to "frighten" the subject by pulling out pad and pencil to make notes—your quarry is apt to become very formal and frigid and pernickety about the choosing of his words; he begins to dictate a statement rather than to talk naturally.

But I couldn't tell you which baseball team is heading the league, or the record of any race horse. I often forget whether I have seen a certain play or not. The reason is that I do not try to remember baseball or racing data, and I go to plays merely to be amused for the time being and have no ambition to become a dramatic encyclopedia.

When I asked James J. Hill how he came to possess so phenomenal a memory he replied: "It is easy to remember things that interest you."

Mr. Farrell expressed the same truth in another way. He said: "I am interested in everything connected with the steel industry and shipping, because it is my business to know about them. But I don't try to retain information about all sorts of extraneous matters. By not cluttering up my mind with useless information there is naturally more room for the data I need to carry in my memory."

A good memory, in other words, calls for a good forgettery. You must concentrate upon important, essential information and religiously keep out all rubbish, all impedimenta from your mind.

The easiest way to forget the non-essential is to attach no importance to it, to refuse to let it sink deeply into your mind, to ignore it, to deny yourself the questionable privilege of remembering it.

Memory may be likened to a mansion house. You can furnish it and decorate it wisely and beautifully, so that it becomes a perpetual source of pleasure to you. Or, you can stock it with worthless, ugly, injurious things which cannot yield you satisfaction or profit of any nature whatsoever.

Memory, too, may be pictured as a garden. By tilling it and conscientiously tending it, you can cultivate beautiful flowers and plants and fruits. By not tending it, only weeds will take root and grow.

The memory is as soil. It must be constantly fertilized if it is to produce the best crops. Pains must be taken to plant the right kind of seed. No weeds or other noxious plants must be allowed to take firm root.

What employer, think you, is likely to employ even an office-boy who cannot remember things?

And the more responsible position the greater the necessity, as a rule, for having it filled by a person having an efficient memory, for questions will constantly arise which the person with a worthless memory will be unable to answer.

A superior memory is worth more than what it costs. It admittedly costs brain sweat. It won't simply spring into existence over night. A powerful memory, like Rome, cannot be built in a day.

It won't grow and blossom of its own accord. It must be built up cell upon cell.

You sometimes see advertisements guaranteeing to implant within you an amazing memory in one night or one week or one month, if you will only read some magical "method" devised by some gentleman who somehow has failed to put his own memory to any extraordinarily brilliant purpose.

The waving of no fairy's wand can create within your cranium a well-developed memory. You cannot be transported on wings to your desired goal.

You must work your passage to it.

I do not mean to convey the impression that you can derive no useful pointers from responsible authorities who have given the matter mature study and have written honest books to aid others. Indeed, it may stimulate you to take up seriously the study of memory cultivation if you read one or two legitimate books.

But don't for a moment imagine that any second party can create a good memory for you without any special effort on your part. You and you alone can develop your memory. The work, the toil must be yours. You cannot pay the price in dollars. It can only be paid by conscientious, persistent endeavor.

"Regular habits form the best basis on which to build a sound memory," Mr. Farrell once remarked.

The youth who spends his evenings in harmful or even apparently harmless dissipation cannot expect to enter his place of business next morning with his memory as sharp as a steel trap.

Dull eyes, a heavy head and an improperly-governed body do not go hand-in-hand with a perfect memory.

Any one who allows non-business subjects to monopolize a large share of his mind cannot avoid stuffing his memory with things identified with them, and consequently has less room, less aptitude and less inclination for the absorption of business facts, figures and other data.

Drinking, even in moderation, dulls the memory, just as it imposes a thousand other handicaps upon its victims.

A clean, healthy, well-ordered life is conducive, almost necessary, to a clean, well-ordered healthy memory.

The human mind is such an extraordinary creation that its potentialities are incalculable. By diligently going about in the right way, you can develop, not only your memory but other mental faculties to such a pitch that in time you will be able to astound all your friends and win for you both outward and inward rewards totaling capital-S Success.

How You Can Develop a Useful Memory

During the past fifteen years particularly, professional psychologists have made very systematic investigations of how the mind remembers, and a few books are beginning to appear which interpret these scientific studies for ordinary students. Here are the main principles:

1. Memory depends chiefly on the original imprinting on the mind, on fixing the attention on just the features to be remembered. For example, if you want to remember a face you look at it hard for even a few seconds, noticing the length of the nose, height and width of the forehead, setting of the eyes, cheek bones, mouth, chin, color of skin. Get a few general types in your mind, such as the fair and delicate type, the muscular and hard type, the German type, the English type, the young American business type, etc., and then classify each face under its proper type. Fix a name in the same way, say it over in your mind once or twice, by imagination see it written in the mind, and connect the name with the face.

Do you make a business of fixing your attention on one detail at a time, in systematic hard work, when there are things you know you ought to remember? Or do you say, "I have a poor memory —it is no use?" Anybody can remember who will try systematically. Are you trying?

2. In order to recall that which is once fixed in the mind we must have a chain of associations—one thing next another so that when we wish to recall we can go from one fact or picture to another till we come to what we want. Some things are in the

mind firmly, because so perfectly familiar. If when we wish to remember some new thing we will make a business of definitely connecting it to something we know very well, by this association we will remember much better than if we try to recall an isolated word or picture or fact. As a simple illustration, try to remember this list of isolated and unconnected words: hat, hen, ham, hare, hill, shoe, cow, hive, ape, woods. Now form a definite picture of a hat, exaggerating it a little or thinking of it in motion, and then connect to that a mental image of a hen, perhaps thinking of the hen as walking about with the silk hat on its head; next form a mental picture of a ham united with a hen (which is perhaps picking or scratching the ham which is in a large yellow sack), but omitting the hat; next a picture of the ham with a hare but omitting the hen; next a picture of the hare running down hill; and so on. In five minutes you will have a chain of ten pictures, each word appearing in two pictures. If you recall hat, it will remind you of hen; that in turn will remind you of ham; ham will remind you of hare, and hare will remind you of hill. You can follow that chain of pictures with astonishing ease. Then when you get that series of arbitrary images in mind thoroughly, you can use it as a series of pigeonholes for other arbitrary lists—say a grocery list such as bread, eggs, bacon, matches, tea, salt, sugar. Form in your mind a picture of a loaf of bread associated with a hat, eggs associated with a hen (easy), bacon associated with a ham, matches associated with a hare, and so on.

Just work this out right now and see how easily you can recall if you have fixed your attention clearly in the first place, and then have formed a

chain of association, or have connected the new to things old and familiar.

3. Each person has his own special best way of remembering. The vast majority of persons remember best visual images, but some remember sounds best, and some muscular motions, as the movements of the throat muscles in talking. If you can remember visual images best, translate every abstract thing into a picture which you can easily remember. The Loisette memory system is chiefly useful for its number code, figures being represented by letters which may be found in words which can easily be remembered. For example, my telephone number was Morningside 5770, and a friend remembered it by saying to himself, "—— is a lucky cuss, he doesn't have to get up in the morning until he wants to." L—k—k—s (luck cuss) are the letters for 5770. If you need to remember numbers, by all means learn the number code, which will be found in all good memory systems, and in most of them is about the only thing worth a whoop.

RECREATION

The purpose of recreation is to re-create our energies, our physical strength or our mental powers, our zest for work.

"The man who works fifty-two weeks in the year does not do his best in any one week of the year," Daniel Guggenheim, head of the greatest smelting and mining family in the world impressed upon me.

"Some people think I was a slave to work all my business life. The trouble is," said John D. Rockefeller, with a twinkle, "I was a bit of what would now be called a 'slacker' after I reached the middle thirties. I used to spend every summer at my country home near Cleveland and just kept in touch with business by a private telegraph wire. I am a believer in recreation."

Andrew Carnegie, after he began to win his spurs, was a notorious truant from work. Hardly any of his time was spent in or around steel mills. He lived a well-diversified life in New York, with frequent trips to Europe, interspersed with journeys to the Orient and other distant places.

The newspapers recently have chronicled the amazing activities of Coleman du Pont, who thinks nothing of buying a Waldorf-Astoria before breakfast, securing control of an industrial plant by lunch time, and becoming a dominating factor in a financial organization before nightfall. Yet no man goes in

more whole-heartedly for sport and other forms of recreation than this human dynamo.

Roosevelt probably holds the American record for variegated achievements. We all know how boisterously he enters into recreation.

And have you noticed that President Wilson, with a great part of the world's responsibilities pressing on his shoulders, rarely lets a day pass without playing golf or automobiling or attending a vaudeville performance—it is not unusual for him to show up at the theatre three or four times a week when under any special strain.

The man who fills the biggest business industrial job in the world, E. H. Gary, head of the billion-dollar Steel Corporation, often relaxes. So does Theodore N. Vail, whose achievements in the telephone field constitute one of the most remarkable monuments ever raised by one man. Both have reached the allotted span of three score years and ten.

E. H. Harriman, on the other hand, never played, and he died from overwork at sixty-one.

James J. Hill was wiser. He spent many an evening singing the good old psalms of David or listening to the violin, on which he was an authority. His other recreations were manifold; and he lived to be seventy-eight.

Too many of us, especially when young, confound recreation with dissipation.

Real recreation quickens aspiration.

The true purpose of recreation is not merely to amuse, not merely to afford us pleasure, not merely to "kill time," but to increase our fitness, enhance our usefulness, spur achievement.

Any form of recreation that impairs either our physical or mental efficiency does not recreate.

An evening spent in a saloon does not help a young man to attack his duties next morning with revived nerve.

A coarse, vulgar comedy does not improve any one's mentality.

Whatever dissipates physical or mental power obviously never re-creates.

Many eminent men have found almost all the recreation they required through switching from one activity to another, through taking up some entirely different subject, even though it also called for mental exertion.

There are almost as many forms of recreation and diversion as there are human beings.

But it can be laid down as a universal rule that every man, woman and child needs some kind of recreation, some kind of relaxation, some kind of entertainment, some kind of amusement.

Britain made what was regarded as an amazing discovery on this score after she had been feverishly waging war for more than a year. Early in the struggle the fiat went forth that factories, shipyards, munition plants and every other vital industry must work seven days a week, and that every man and woman must labor twelve or more hours every day. Output fell off alarmingly, yet the bosses were driving their forces to the limit, the wheels were kept going long into the night, no vacations were granted. The government finally ordered an investigation by an eminent body of physicians, employers and psychologists. They found that where the longest hours were worked the results were the poorest. The whole system of "all work and no play" was immediately abandoned. Theatres, many of which had been closed, were re-

opened; football, golf and cricket, which had been tabooed, were revived; social life, which had been frowned upon, was restored.

When Henry Ford reduced working hours in his plant from ten to eight per day production not only did not fall off, but increased phenomenally.

The United States Steel Corporation at one time encouraged seven-day labor, to-day it is under the ban.

George M. Reynolds, president of the largest bank in Chicago, insists upon every one of his officers taking a full day off, in addition to Sunday, every week. "The pace is so rapid and the pressure so great that a man cannot stand up against it and do the best for either the institution or himself if he works more than five days a week," Mr. Reynolds explained to me.

Edison won't employ as an officer any man who plays golf or who has any other hobby, but Edison, being a genius, has eccentric notions. I am told confidentially that the popular belief that Edison has always worked fourteen, sixteen or eighteen hours a day is partly mythical, and that the easiest way for one of his higher-up associates to infuriate him is to tease him on this sensitive point.

How essential recreation is to efficiency is impressively illustrated by the tremendous importance our own Government, the British Government and the French Government attach to providing opportunities for it among the armies now fighting to the limit of endurance for the preservation of civilization.

The Red Cross and the Y. M. C. A., by furnishing amusements and diversion for the fighters, are rendering incalculable service in maintaining the

moral of the allied armies. These organizations are worth a thousand regiments. Said ex-President Roosevelt some time ago: "Second only to the army in the work of winning the war comes the Red Cross."

Too often in the past soldiers in war time sought dissipation, not recreation, because facilities for the latter were not provided. Dissipation saps an army; recreation strengthens it.

Now, we are all soldiers; we all have to fight the battle of life. We need every possible aid and encouragement if we are to succeed. We cannot afford to neglect any means of increasing our power and our will to win.

Whether we use our leisure to re-create power or dissipate power is of decisive moment.

How we spend our non-working hours determines very largely how capably or incapably we spend our working hours.

Do your evenings, do your Saturday afternoons, do your Sundays, do your vacations add to your mental and physical equipment for the battle of life?

Do you make your play pay?

Are you at your best on Monday morning?

Or, after a respite from duty, do you return a trifle seedy?

The average young man of sound health, who is engaged in a congenial occupation, whose heart and soul is in his work, does not need any great amount of so-called "amusement," for he will find real recreation in studying things pertaining to his ambition.

There is far less danger of not taking enough recreation than in taking the wrong kind of recreation.

RECREATION

The main point is that your recreation shall be helpful, not hurtful; then the quantity is likely to regulate itself sensibly.

The brain grows on what it feeds. The starved brain cannot and will not produce brainy work.

Recreation should re-create, rejuvenate and re-invigorate the brain cells as well as the red corpuscles of the blood.

While success ostensibly is won during working hours, in reality it is most often won during non-business hours, the hours that are spent away from the bench or the office; the hours during which we are our own masters; the hours we are at liberty to use or misuse.

The right kind of recreation is almost as essential to success as the right kind of education.

Nay, the man or woman who has not learned to pursue helpful recreation is deficient in education.

Books, walks, music, plays, athletics, automobiling, gardening, friends, conversation—each and all in their proper place can supply ideal recreation.

Recreation need not mean, should not mean, rusting.

Recreation should mean renewing one's vital forces, getting a fresh outlook and a fresh hold of life, imbibing fresh knowledge, refilling the well springs of joy.

Recreation is not to be thought of as the end of life.

Recreation is the salt which gives life its savor.

If you want to accomplish the largest amount of work of which you are capable, you simply must maintain the balance of your mental, nervous, and physical powers. That we call "taking recreation." Every man needs a different program from every other.

What ought your program to be?

You need to settle that wisely and not by chance. It is said that a large proportion of the children in school are undernourished, and poverty accounts for only five per cent. Rich children are among the most generally undernourished—they haven't formed the habits of taking the food that is required to keep them in condition. The same is true of mental and nervous food. You are probably mentally and nervously, if not physically, undernourished to-day—you don't take the right recreation. Let us check up on it point by point and see where YOU stand.

Do you get enough exercise and fresh air?

The slight, nervous build requires comparatively little exercise; but the big, muscular build requires a great deal more than it gets. You probably know whether you get enough exercise. If you do not, you simply must change your conditions—move into the country where you will have to walk a mile to catch the train even in the dead of winter, join a golf club or the Y. M. C. A. so you can visit the gymnasium every day before you have lunch. If your time is so limited that you feel you can't afford the time for these things, there is just one hope for you, to go to an expensive physical training establish-

ment where they will take one set of muscles after another and go through your body in twenty minutes, following with a Turkish bath and massage, a cold shower, and twenty minutes of rest on a couch. Three hours a week of that sort of treatment will probably keep you in condition.

But just what do you need?

Write down the possibilities, and then decide right now which you will take.

Will you do that now?

Also, do you sleep out of doors on a porch even in winter? Do you sit in an office where the window is open all the year round and there is a free movement of air?

Do you take deep-breathing exercises every morning?

EVERY ONE needs fresh air, the slight and nervous quite as much as the muscular person.

Next, how do you get nervous relaxation?

Is your work physical so that you need mental relief?

Or is it mental, so that you need physical and social?

Are you getting enough social relief? Or are you getting too much? Too much and too little are equally bad. If you need social relief and do not have congenial friends, what shall you do?

Go to the theatre. Go to church. Join a club. Anybody can join an improvement club, to work for others, and in working for others you will certainly get just the social relief you need and you will be astonished at how much you will enjoy the work.

If you need mental relief, join a study club or a study class, or take a correspondence course.

If you see people too much, shut yourself up quietly three evenings every week and read a good book.

Or would spending the time teaching and entertaining your children, or younger brothers and sisters two or three evenings a week give you the relief you need?

Write down each one of these heads, and opposite it write a single sentence summarizing your situation and needs in regard to it.

Life is a complicated thing, and you can't possibly tell where you stand unless you set down every point and decide on that point by itself where you stand, and then later balance up all of the different points as a separate, final mental operation.

Enjoyment comes in the highest degree *not* from going out to seek "fun" and trying to chop it out of life with an axe, so to speak, but in calmly studying your mental and nervous and physical nature and deciding what parts are underfed, what parts overfed, so that you can deliberately find employment for the neglected parts.

Doing those things will give you more real pleasure than you ever had before in your life, whether people ordinarily would call what you do recreation or work. Digging a ditch is the finest kind of recreation for one man, and studying Herbert Spencer's "First Principles" for another. The theatre, church, the club, and sport of course suit the big majority.

Just what, now, should your personal program be? Write it out.

PERSONALITY

Personality is the sum of what a man or woman is.

Personality means character—plus.

Many persons have a good character but a poor personality.

Personality signifies something more than honesty, truthfulness, industry and the like. It embraces all these and something more.

Personality implies pleasing, winning ways, graciousness, heartiness, enthusiasm, magnetism.

Personality is not indispensable for an astronomer, a philosopher, a scientist, an archaeologist, for professions which do not depend upon mixing with other human beings.

To-day, however, the man who would succeed in a large way as a banker, a corporation manager, a merchant, a railroad executive, or a manufacturer must possess the right stamp of personality, for, without personality, he cannot attract a full number of friends, cannot secure a maximum of business, cannot inspire confidence, cannot create loyalty among his workers.

In selecting men for highly responsible positions financiers and corporation heads attach more importance to personality to-day than ever before.

All business is really the art of pleasing, and only the man or woman with the right kind of personality can please.

In former times less attention was paid to pleasing

the public; to-day no man who cannot please the public is eligible for the highest business places.

Theodore P. Shonts is rated as a capable railroad operator, but his personality is such that he is a lamentable misfit as president of New York's traction system, for he has utterly failed to please the public. He simply has not the right personality.

The Rothschilds used to be a powerful influence in American finance, but the man who has represented them here for the last generation is of such a type that the Rothschilds' place and power in this country have waned almost to the finishing point. August Belmont is another illustration of a man possessing an unfortunate personality.

Charles M. Schwab, on the other hand, is a conspicuous example of the type of personality that wins. Even his keenest competitors love him. His employees would go through fire and water for him. He combines with inexhaustible energy and transcendent ability the most charming of manners, a smile that never fails to captivate. His definition of personality is extremely happy: "That indefinable charm that gives to men what perfume gives to flowers."

I asked Albert H. Wiggin, Chairman of the great Chase National Bank of New York, what quality attracted him to the young man (36) he has brought from Boston to be president of the bank, Eugene V. R. Thayer, and the instant reply was: "His personality and record." Personality was placed first, you will notice.

The original J. P. Morgan was first attracted to H. P. Davison, then a young vice-president of a bank, by his personality. Later Mr. Davison became the foremost member of the house of Morgan & Co.

PERSONALITY

When Sarah Bernhardt, a scraggy, unlovely, unknown young woman first ascended the stage she was sneered at. What enabled her to become the greatest actress the world has ever seen? Her personality—her fire, verve, sympathy, courage, her insight into human nature, her ability to interpret human emotions, her never-say-die spirit.

What makes ex-President Taft one of the most popular men in America? His affable, hearty personality.

Lloyd George, the Prime Minister of Britain, has an arresting, impelling personality. Time was when the English aristocrats frowned upon this impecunious, plebeian lawyer; but his heart was in the right place, and his sincerity and earnestness and consideration for others first captivated the poor and finally won him the highest political office in Europe.

And what made Americans go mad over "Papa" Joffre when he visited this country? His personality, of course.

When young John D. Rockefeller announced that he was going to visit Colorado at the height of the turmoil there over the labor strikers and tragedies his friends sought to dissuade him by telling him he would be murdered. What was it that enabled him to conquer the very roughest of the miners and the most infuriated of the miners' wives? His money? No; the possession of so much money was one of his worst crimes. It was nothing but the young man's unaffected, sympathetic, democratic personality that disarmed everyone wherever he went. When he slept in a miner's hut he needed no guards to watch over his safety. Had Mr. Rockefeller's personality been obnoxious, upsetting, arrogant, would he have had such an experience, think you?

Personality is the embodiment of all that we are.

To have a gracious personality we must cultivate graciousness.

To have a personality that radiates the right qualities we must possess the right qualities.

Each of us carries with us an aura; we each make a certain impression upon those we meet.

Our aura is nothing but our personality and the effect our personality has upon others.

Why do the heads of large organizations never engage a man for a position of great responsibility without seeing him and interviewing him? Simply because they want to size up his personality. A photograph may tell a man's appearance, but appearance is not the *whole* of personality.

Personality embraces certain intangible qualities, certain indefinable characteristics that the camera cannot portray.

How often have you heard it said: "Mr. So-and-So is a very able man; too bad he has so unfortunate a personality."

Personality is not something that is of the surface. It goes to the roots of a person.

When we say of a woman that she has "charm" we simply mean that she has a delightful, lovable personality.

The masculine of "charm" is "personality."

J. M. Barrie, the most pleasing and brilliant of all our living playwriters, says in "What Every Woman Knows" that, if a woman has charm, she needs nothing else.

If a man has twenty-four carat personality he needs nothing else—but twenty-four carat personality must and will carry with it all the qualities that go to make up the finest type of manhood.

PERSONALITY

We cannot wear the right kind of personality and be the wrong kind of person.

We may, however, have brilliant talents and unselfish natures and yet fail to cultivate or exhibit the kind of personality that inspires love, admiration, respect.

Personality may be defined as the right kind of character in the right kind of wrapper.

The workshop, the office, the bank and the world have no dearth of men of education: men of technical skill, men of full-measure ability.

But there is a dearth of men possessing these qualifications *plus personality*.

And what the workshop, the office, the bank and the world are seeking is just such men.

It is worth while striving to become one of them.

A reader and friend (William H. Rankin) has sent me this "Key to Success." You will notice that the initial letters spell Personality.

Be

Persistent
Enthusiastic
Respectful
Systematic
Original
Natural
Alert
Loyal
Imaginative
Truthful
Youthful.

If you build up a rich personality you will be able to build up a passably rich purse.

How You Can Develop the Power of Personality

Personality is a compound of many other qualities such as courage, cheerfulness, politeness, etc., but in the business world it is regarded as something different from any of these. It is the most intangible of all personal qualities, and therefore the hardest to develop in a systematic way. Yet there are various practical ways of dealing with the matter.

The writer's brother after leaving the high school had been working for a wholesale drygoods house for several years for less than ten dollars (a good many years ago, when wages were lower than they are now). He couldn't make out why he didn't get ahead, and neither could his friends.

Because he didn't get ahead, when a change in the business made an excuse to drop him he was let out. He heard of a chance to go on the road for one of the manufacturing concerns which had been selling the house goods, and got an appointment at $10 a week and expenses. His old manager called him into his office and congratulated him, and gave him some good advice. Said he, "You are going on the road in a new business, and you have a chance to get a fresh start and so determine all your future life. It is very important for you to make good. My advice is to go over to Dunn, the tailor and order an $80 suit of clothes, an $80 overcoat, and all the fitting that go with good clothes, amounting to $200 or so. I know you haven't that amount of money, but here is my card and Dunn will trust you." This young man was wise enough to take the advice; he made a wonderful success on the road from the start, and now for years has been the lead-

ing salesman for that same house, covering the New England territory. The clothes made him feel like a success, the remembrance of his debt made him feel that he had to make good. He had lacked personality, or certain elements of personality, but these clothes had given what he did not have.

The writer himself lacks the personality to make a good salesman. He never catches sight of his face in a mirror without seeing his own weakness in the expression and coloring of that face. By sheer enthusiasm he has at times made sales, or by sheer knowledge of his subject. But his chief successes have been secured through making contracts with others who did have the personality to sell what he produced.

Write down the chief points about your personality. Here are a few suggestive questions, but you will have to make up a good many more of your own.

Do people distinctly like you when they meet you? Do they dislike you? Are they indifferent? Why?

Would good clothes make you feel more like a real success? If so, they would improve your personality.

Have you vulgar habits of any sort that drive people from you? These are very likely to be unconscious on your part, and you will probably have to pump some intimate friend or relative long and hard to find out just what they are. When you get a few hints you will have to observe for yourself. Write down a list of these habits that may drive people away—vulgar habits of eating, loud talking in a disagreeable voice, lack of conventional politeness, lack of deference to superiors.

Do you look repulsive in your face? Have you a bad breath? Can you improve your personality by attention to health, or by face treatment of any sort? Or can you improve your hands?

FOUNDATIONS

If you want to build up a strong, enduring worthwhile life, you must lay the right kind of foundations.

Massive, noble, venerated structures cannot be raised on faulty foundations.

Shanties can.

But who would elect to make of his life a puny, miserable, tumble-down shanty if, by taking proper thought and action, he could erect a more worthy monument?

The time to lay sound foundations is *now*.

All success has foundations—just as failure has foundations, of different character.

The world's rewards for solid foundation-building may not come for five years or fifteen years or even fifty years.

The more valuable, though intangible, inward rewards are garnered right along.

Ninety per cent. of the joy of achievement comes from the effort, only ten per cent., or less, from the outward rewards success brings.

Dig into the early records of our most successful men in every walk of life and you will find, almost without exception, that solid, painstaking, brain-sweating foundations were laid during year after year of obscurity, when no applause, no encouragement, no recognition came from the world.

How much midnight oil did President Wilson burn in poring over the history of mankind and

mankind's institutions before his fitness for the leadership of mankind was recognized by the world? He was fifty-five before he was awarded his first public office.

Edison began experiments with electricity almost as soon as he could read; was dropped from the school roll because of his mental deficiencies; set up a laboratory on the train on which he was a newspaper boy; experimented night and day when serving the local stationmaster as office-boy; was repeatedly dismissed from telegraph offices because he was not content to pound keys and transcribe messages day after day, but persisted in testing original inventions; landed in New York penniless—but with his head full of knowledge and foundations laid for future success. Every one of his many thousands of experiments he counted as a useful stone laid in his structure of experience, "for," as he is fond of remarking, "an experiment which doesn't work is not waste effort, since it tells you that the thing can't be done that way and lets you know you must try another way." Yes, Edison laid unspectacular foundations through many toilsome years.

So with the inventor of the now famous Browning gun. Although it took a world war to win John M. Browning the plaudits of his fellow-countrymen, and though his hair by then had turned gray, yet all through the years since he fought off Indians when a youth, he had never ceased to study and make and improve firearms.

Take the New York *Times*, the most notable and most successful of all America's daily newspapers: its rise from bankruptcy and mediocrity to prosperity and national leadership was and is founded

on the clean, wholesome, strong, principled foundations laid by Adolph S. Ochs from the time he was a printer's devil on a small Southern sheet, foundations which stand the test of time and stress and success.

Coleman du Pont, chief owner of New York's largest skyscraper, the Equitable Building, ex-controller of the great Equitable Life Assurance Society, the originator of various huge enterprises, ex-powder giant, the country's most aggressive road-builder, owner of the Waldorf-Astoria and other large hotels—this hustler began his foundation-laying in a Southern coal mine, where he graduated from mule driver to manager and passed on, as he says, "to tackle something new—I always want to be building something, if only a dog kennel."

And what of other business men whose names are now household words throughout the land? E. H. Gary, commander of the world's largest army of industrial workmen, though starting as a farm boy, early learned, under the tuition of stern New England parents, the necessity for diligently laying proper foundations. From hard work and long hours on the farm, he progressed to a law office, thence to law college in Chicago, was picked by its president as the graduate best fitted to fill an official court position, won general recognition for his exact and comprehensive knowledge of legal forms and documents (imbibed by the hardest of study), set up in practice early in his twenties, succeeded, became the foremost citizen of his native Illinois town, Wheaton, was elected its first mayor on its conversion into a city, was raised to the bench while still in his thirties, studied corporation law and business problems so assiduously and so suc-

cessfully that he put through the first gigantic steel merger in this country and was declared by the late J. P. Morgan to be the one man and the only man in America fitted to head the billion-dollar United States Steel Corporation—a judgment which has been richly fulfilled. Gary, you thus see, was not pitchforked into his exalted position. He laid foundations and built solidly on them day and night.

There are stories of industrious, diligent, vigilant foundation-laying, also, behind the rise of such men as Albert H. Wiggin, chairman of the Chase National Bank; Seward Prosser, president of the Bankers Trust Company; Earle D. Babst, president of the American Sugar Refining Company; Irving T. Bush, of Bush Terminal fame; Harvey D. Gibson, president of the Liberty National Bank; Charles E. Mitchell, President of the National City Company; Samuel McRoberts, banker, and later of the Ordnance Department at Washington; Henry L. Doherty, creator and developer of public utility organizations; E. M. Statler, of Statler Hotel fame; Clarence M. Wooley, president of the American Radiator Co; and a host of other successful men whose careers are less well known than they deserve to be.

A newly-made road may look smooth and firm and beautiful, but if its foundations have not been honestly and substantially laid it will quickly go to pieces when subjected to heavy traffic.

It's often the unseen parts that count most.

When the supreme test comes, the result is always determined by what has gone before, by the preparations made to meet it, by the make-up and the record of the person under test.

The time to prepare for the test is not the day or the hour when it comes, but from the very start and all through the years leading up to the test.

The fate of a ship caught and tossed in a fierce storm, when giant waves throw themselves with fury on bow and body and stern, may be less dependent upon the seamanship of the captain on the bridge than upon the original soundness or rottenness of some hidden beam used by a shipworker, upon the flawlessness or faultiness of some obscure stanchion when rolled in a steel mill, upon the carefulness or carelessness with which a few nails or a few rivets had been driven when the ship was being built. The life or death of the ship and all her precious human freight may hang on the delinquency of one man at some moment years before.

Storms test foundations, search out secret weak spots, reveal unconscientious workmanship.

Germany set out to dominate the whole world. But her foundations were wrong. She sought to build on cruelty, autocracy, tyranny, barbarity, blood, bestiality; on might, not right; on servitude, not service; on force, not freedom; on lust of conquest, not liberty. And, as sure as God was in Heaven, all her diabolical planning and scheming and butchery was destined to come to naught.

America was founded on other foundations and has prospered on other principles.

The most important foundation-laying that ever confronted mankind must hereafter be undertaken, namely, the foundations for durable world peace. These foundations must and will have as their rockbed the principles laid down for all human-

ity and for all time by "The Prince of Peace," our Elder Brother, for on no other base can there be established lasting peace and the brotherhood of man. That is the final goal towards which all things and all human endeavor must trend.

"Nothing is ever settled until it is settled right." Germany aspired to settle things by "our strong sword," as the Kaiser was fond of pompously declaring. The German sword, however, struck at mercy, at humanity, at righteousness. The sword of America and America's Allies was unsheathed to strike down cruelty, inhumanity, tyranny, unrighteousness. Our exalted purpose was and is to "make the world safe for democracy," which means you and me and every other human being prepared to live and let live, prepared to do justly and to walk humbly and uprightly.

As with nations, so with individuals.

The eternal verities stand.

Foundations must be built on such tested-and-tried pillars as honesty, industry, self-sacrifice, truth, politeness, self-discipline, watchfulness, enthusiasm, loyalty to others and to self, frugality, sincerity, purposefulness—and, not least, commonsense.

To-day and each day we lay to-morrow's foundations.

We are all, always, building foundations, either good or bad, solid or hollow, firm or frail.

Every act is a hammer-stroke.

One coral insect appears to be of infinitesimal importance. But in time one such insect laid upon another can wreck the staunchest ship that ever sailed the sea.

Our hourly thoughts and acts, each in itself

apparently of no moment, in time build our foundations and erect thereon our life's structure.

What kind of foundation are we building to-day? Will we because of to-day's efforts be stronger or weaker to-morrow?

Check-up on Your Personal Foundations for Success

We have now come to the end of this course in personal efficiency—from an examination one by one of the various foundation-stones on which your life success must be built. Let us turn back to the first lesson and check over one by one the entire series.

Whether you are young or old, your personal foundations have long since been laid. Each of the different stones of character and habit is in place. But there is not one that cannot be taken out and replaced with a better block. You know what it is to take a stone out of a solid wall once it has been laid in that wall: it is a long, slow, hard process. The wall has to be propped up temporarily, the hardened mortar (the mortar of habit) has to be loosened, and when all is said and done you must be sure the new stone you put in place of the old is enough better to pay for making the effort, and it must not be out of keeping with all the other stones around.

Not one of us is perfect. Some things it will not pay to try to change. Others can be patched up a little, dressed over, brightened up. A few ought to be taken out altogether, because they are rotten spots at vital points.

First of all, what are your rotten stones at vital points that must come out bodily if you are going to make a success of the rest of your life? Go down the list. Put a big, heavy cross against these.

What plans have you made for changing these? Take each one by itself and write a paragraph stating succinctly but honestly just what commonsense

plan you are going to carry out for the complete elimination from your character and habit of life of that rotten foundation stone.

Next, take those you feel are not what they ought to be. Check these with a single mark.

Is your education defective? It is never too late to learn—to remedy the handicap of a neglected education, either general or technical.

Is your memory weak? You can strengthen it, whether you are young or old.

Have you boorish habits? They can be broken up and softened into something cheerier and more winning.

Are you too individual in your methods of trying to do business? Even at fifty you can begin to strive day by day to work with others in team.

Is your judgment bad? You can try at once and try hard to form the habit of consulting others who know better than you do.

Have you failed to make friends? At any age a man can find friends if he goes out and looks for them, starting with the poor and weak whom he can help, and so gradually winning the strong and powerful who will help him.

Have you been overworking; underfeeding your mind and your nerves? You can deliberately seek recreation, for successful recreation is peculiarly an accomplishment of the latter half of life. You have before you in this book the entire list—check it over for yourself.

"Art is long and life is fleeting"—you can't do everything, nor should you be discouraged because you can't. You must choose just one thing to do first, and be sure you put enough ginger into that to do it. Then another thing. If life is not long

enough to do everything you would like to, be sure you use good commonsense in attending to the most practically important first, and leave the less important for later attention.

And now, my Friend, here is my fist. God bless you and help you! Don't be sentimental. Don't indulge in regrets. But get to work.

THE END

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